



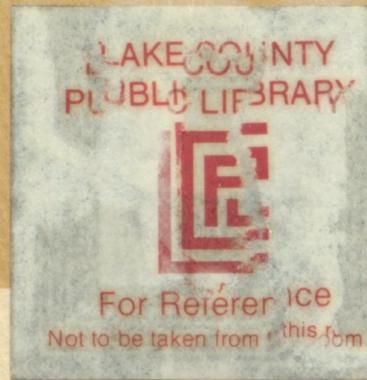
PROFILE OF A NORTHERN INDIANA COMMUNITY



HIGHLAND



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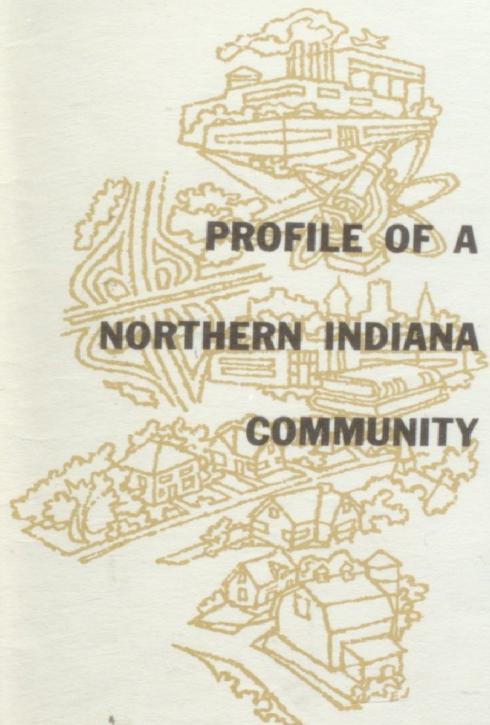
proximity to Northern Indiana cities and towns—

detailed maps inside



serving today . . .

building for the future

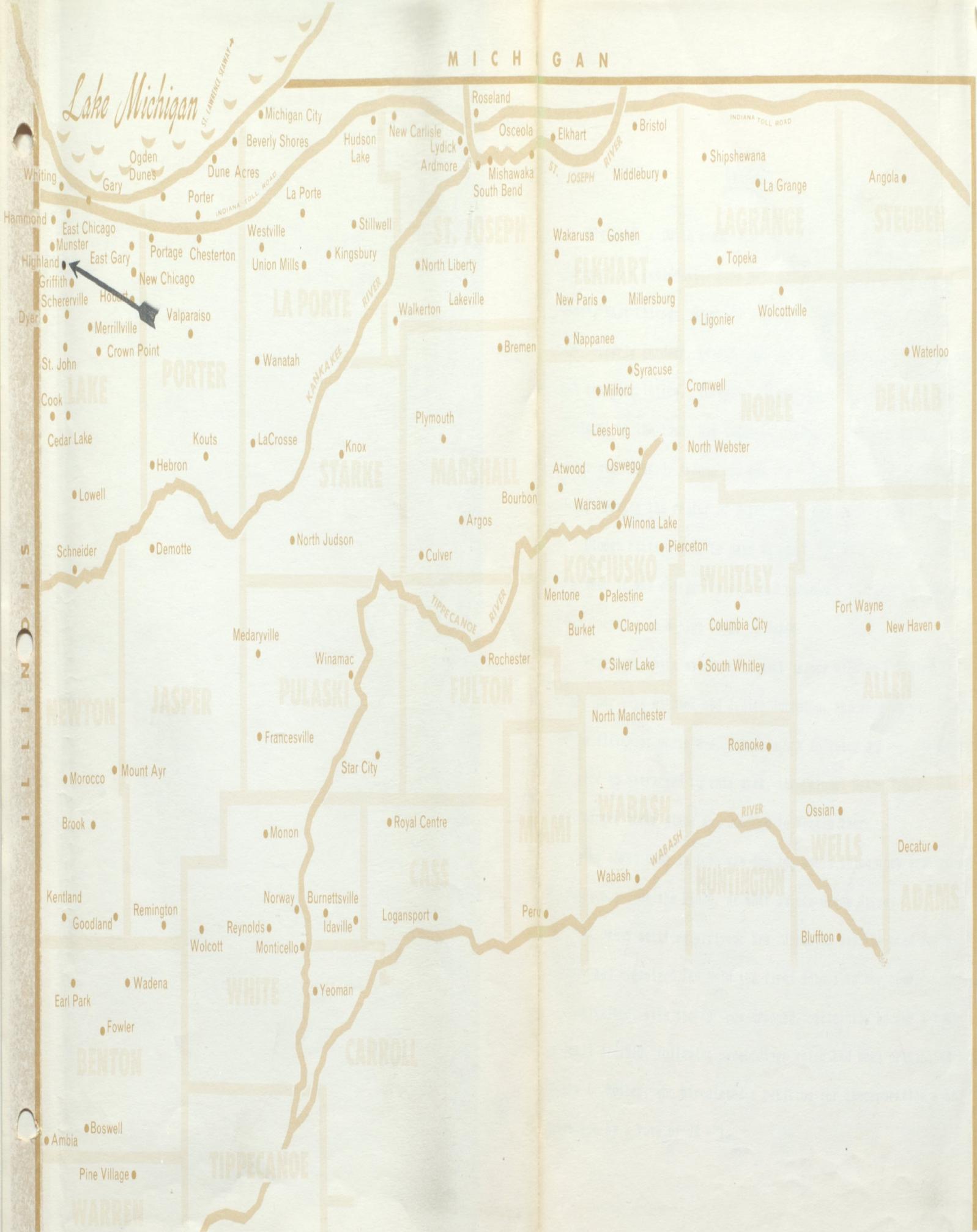


HIGHLAND

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HISTORY

Highland, a Dutch community and the largest town in the state, is primarily a residential area serving the industrial complex of Hammond, East Chicago, Gary and Whiting. Neat, scrubbed-looking homes, orderly gardens, greenhouses and nurseries are retentions of Dutch characteristics. Formerly, Ridge Road (U.S. #6) was on the same level as the town, but today it ascends a rather long and high viaduct over Kennedy Avenue and the C & O and Erie-Lackawanna R.R. tracks, leaving the center of Highland on the old low road.

Clough Station was the name by which Highland was known until 1883, when it was changed by railroad surveyors to Highlands because of its location on a high ridge of dunes.

The first white settlers in what is now Highland arrived in 1848. They were Michael and Judith Johnston, who were en route from Ohio to Illinois, where Mrs. Johnston was to teach school. However, they were so attracted to this area, the Calumet Beach Trail, that they changed their plans and decided to settle there.

The first home in town was the log cabin which they erected at a select point on the Ridge, at what is now Grace Street.

As other settlers arrived, Mrs. Johnston saw the need for a school, and organized and held the first school in her home.

Highland, with the "s" now dropped, officially became a town on April 4, 1910, following proceedings which had been originated by Andrew L. Reiner, who circulated a petition for incorporation - an issue won by a vote of 92 - 1.

History (cont'd)

Chairman of the first board of trustees was Charles Wirth, and George Stonebraker was Highland's first marshall. The first town board meeting took place in the office of the Libby Pickle Factory.

Today, Highland is a town of beautiful churches, substantial homes and fine schools, with a sense of civic pride among its citizenry that bears an enviable reputation throughout the Calumet Area.

The distances between Highland and nearby major cities are:

<u>CITY</u>	<u>Distance</u>	<u>Direction</u>
Hammond	1 mile	North
Gary	1 mile	North
La Porte	1 mile	East
South Bend	1 mile	
Chicago	1 mile	
Detroit	1 mile	

LOCATION

Highland is located in the extreme northwest corner of Indiana in Lake County, three miles east of the Illinois state line. Excellent highway transportation is provided by U.S. Highway #6 which is a main east-west highway connecting Los Angeles with Cape Cod and north-south U.S. #41 which connects Chicago with Miami. Indianapolis Blvd. carries U.S. #20 and #12 thru East Chicago and Whiting and in North Hammond is joined by U.S. #41, all heavily traveled main highways. Cline Avenue, which forms the east town limits of Highland between the Little Calumet River and 45th Avenue, is being improved to form a 4-lane north and south traffic artery between East Chicago and Gary as far south as Ridge Road (U.S. #6). Further extension south to U.S. #30 is under consideration.

The nearest interchange of the Tri-State Expressway is one mile north of U.S. #6 on Indianapolis Blvd. This expressway is planned as a part of Interstate #94 which will link Chicago and Detroit.

Location (cont'd)

The nearest interchange on the Indiana East-West Toll Road, "The Main Street of the Midwest," is located on Calumet Avenue in Hammond, about five miles north of U.S.#6 (Ridge Road). The Indiana Toll Road connects with the Illinois Toll Road, the Ohio, Pennsylvania, New Jersey and New York Turnpikes to form the "Main Street of the Nation."

The distances between Highland and nearby major cities are:

<u>City</u>	<u>Distance</u>	<u>Direction</u>
Hammond	7 miles	North
Gary	7 miles	North
La Porte	40 miles	East
South Bend	65 miles	East
Chicago, Illinois	28 miles	Northwest
Detroit, Michigan	270 miles	East
Indianapolis	160 miles	Southeast
Fort Wayne	135 miles	Southeast
Terre Haute	150 miles	South
Cincinnati, Ohio	270 miles	Southeast
Toledo, Ohio	210 miles	East

Information on degree-days for the year 1928 is as follows: The number of degree-days is determined by subtracting the base temperature for the day from 65 degrees. The average number of degree-days for Highland is 6,310. In 1928, the number of degree-days was 6,310.

CLIMATE

Highland, with an elevation of 600 feet above sea level, enjoys a moderate climate. The highest temperature last summer was 96 degrees, recorded on August 20, 1962 and the lowest last winter was 22 degrees below zero, recorded on January 28, 1963.

The average annual temperature is 50.2 degrees, average precipitation is 32.22 inches and average snowfall is 48.3 inches.

Last year there were 95 clear days, 102 partly cloudy days and 168 cloudy days.

In January of 1963, the mean temperature was 18.1 degrees, and in July of 1962, the mean temperature was 73.7 degrees. There is an average of 26 days per year when the maximum temperature is 90 degrees and above and 56 days per year when the maximum temperature is 32 degrees and below.

The length and severity of winter is indicated by the total deficiency of degree-days for the heating season. The number of degree-days is determined by subtracting the mean temperature for the day from 65 degrees. The normal deficiency of degree-days for Highland is 6,310. In 1962, the deficiency was 6,399 degree days.

Highland is a part of the Hammond-East Chicago-Dyer metropolitan area which had a population of 573,548 in 1960.

AREA RESOURCES AND PRODUCTS

Natural resources of the area include clay, limestone, gravel and timber.

Principal agricultural products produced in the area include truck crops, corn and soybeans.

The average annual market value of all farm products for Lake County is approximately \$12,000,000.

POPULATION

The population of Highland and Lake County has shown exceptional growth in the past 20 years, and is expected to show a steady increase in the future. A preliminary report by the Bureau of Census shows the 1963 population of Highland as 20,345.

	<u>1940</u>	<u>1950</u>	<u>1960</u>	<u>Projected 1970</u>
Highland	2,723	5,878	16,284	25,000
Lake County	293,195	368,152	513,269	665,270

Highland is a part of the Hammond-East Chicago-Gary metropolitan area which had a population of 573,548 in 1960.

Available in cases of emergency are the Lake County sheriff at Crown Point and the State Police Post located in Schererville (about 8 miles south of Highland).

FORM OF GOVERNMENT

The town is well governed by a Town Board of Trustees who are elected to 4-year terms at a general election. There are six elected officials and 23 appointees. The present terms expire Dec. 31, 1963.

Present city officials include:

Irene F. Ketchum	Clerk Treasurer
Ralph Melaven	1st Ward)
Thomas Murphy	2nd Ward)
David Morrow	3rd Ward) - Town Trustees
Donald Adams (president)	4th Ward)
Benjamin Gearhart	5th Ward)

These officials are responsible for the day-to-day operation and control of the town's affairs.

The department rates depend upon the structure and complexity of the individual buildings and are based on Class 6 of the Indiana Building Code.

POLICE DEPARTMENT

The Indiana Building Code.

The police department consists of 13 paid members (3 of which are operators) who provide excellent, round-the-clock protection.

The department equipment is provided with two-way radio sets that can carry on communications with headquarters, other Highland police and fire department equipment, the Lake County Sheriff's office and the Schererville State Police Post.

Special officers are stationed at street intersections where school children cross the streets.

Available in cases of emergency are the Lake County sheriff at Crown Point and the State Police Post located in Schererville (about 5 miles south of Highland).

Community

\$217,000

School City

\$168,000

FIRE DEPARTMENT

The fire department consists of 30 well trained volunteer members.

Modern fire-fighting apparatus, all equipped with two-way radio communication, includes 1 - 500 GPM pumper, 1- 750 GPM pumper, 1 - 1,000 GPM pumper, 1 first aid truck and 1 utility truck.

There are 236 hydrants installed according to fire Underwriters specifications.

In 1962 the department made 98 calls within the community and one call outside the corporate limits.

Fire insurance rates depend upon the structure and occupancy of the individual buildings, and in Highland are based on Class 8 of the Indiana Rating Bureau.

SEWERAGE AND REFUSE

About one-third of the Highland sanitary sewer system is operated as part of the Highland Sanitary District. Plans for including the entire system in the Sanitary District have been completed and Real property (land and buildings) is assessed at 33 1/3% of real value.

The 1962 tax rate (payable in 1963) per \$100 of valuation within the Highland corporate limits is \$9.88.

The 1962 assessed valuation of real property within the Highland corporate limits is \$17,280,165.

Bonded Indebtedness

<u>Community</u>
\$217,000

<u>School City</u>
\$168,000

STREETS

Highland has about 30 miles of paved or black-topped streets. The streets that are U.S. Routes and State Routes are maintained by the State Highway Department; all the others are maintained by the Town's Street Department.

The streets are wide and well drained and throughout the residential area are bordered by large shade trees.

A modern street lighting system with mercury vapor and filament lights provides night safety for pedestrians, motorists and property.

City ordinances require that subdividers build all streets and sidewalks in new developments according to the Town's specifications.

approximately 300 new houses are built annually in the city and

in 1950 an order was sent for a 500th addition.

SEWERAGE AND REFUSE

About one-third of the Highland sanitary sewer system is operated as part of the Hammond Sanitary District. Plans for including the entire system in the Sanitary District have been completed and are now under consideration.

A system of storm sewers serves part of the town.

Ordinances require that in new real estate developments, installment of sewers to the Town's specifications is the responsibility of the sub-divider.

Refuse disposal service is provided by the City without additional charge. Collections are made weekly in residential areas and bi-weekly in business zones.

HOUSING FACILITIES

Existing Construction

About 90% of the homes in Highland are owner-occupied. The homes are modern, well maintained with neat, landscaped lawns and attractive gardens.

There are approximately 150 homes available for purchase at an average price of \$14,000 to \$16,000 for a 3-bedroom home.

New Home Construction

Approximately 330 new homes are built annually in the \$17,000 to \$20,000 price bracket for a 3-bedroom home.

New homes must meet minimum F.H.A. building requirements.

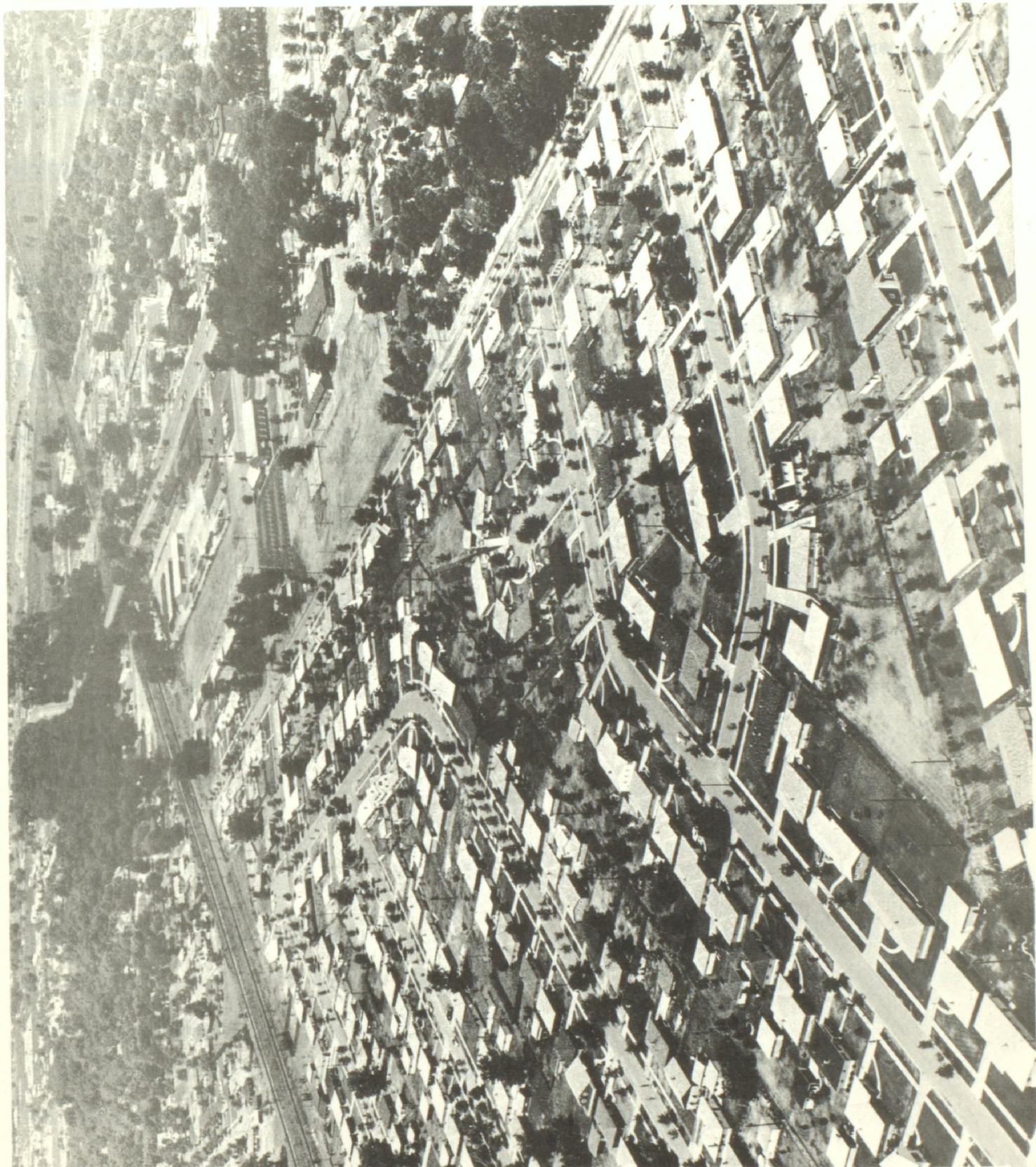
Rentals

Highland is a community of single family homes which are approximately 90% owner-occupied. Very few homes are available for rent.

Zoning

Highland has a modern zoning ordinance approved in 1962 which replaced ordinances and amendments dating back to 1939.

"Spot Zoning" is not usually permitted; however, the Board of Zoning Appeals can grant variances from the Zoning Ordinance when the permitted use will not adversely affect the immediate area.



HIGHLAND, INDIANA

Zoning (cont'd)

The area outside the corporate limits is covered by the zoning ordinances of adjacent communities.

Motels

There are three modern, well-equipped motels in Highland including:

<u>Name</u>	<u>Location</u>	<u>No. of Units</u>
Bob's DeLuxe Motel	1/2 mile south of Jct. 6 and U.S. #41	38
Brant Motel	On U.S. #41 - 1/4 mile south of U.S. #6	22
Johnsen's Motel	On U.S. #41 - 1/8 mile south of Jct. 6 and 41	13
Laboratory Equipment		22
Other Hospital Equipment	See	384
Intensive Care	7	None
Beds Available	265	222
Nursing School offered	Yes	No
Operating Room	Yes	Yes
Recovery Room	Yes	Yes
Delivery Room	Yes	Yes
Surgery	Yes	Yes
(Grooming-in permitted)	Yes	No
Laboratory Equipment	Yes	Yes
X-ray equipment	Yes	Yes
Electrocardiograph Equip.	Yes	Yes
Physiotherapy Equipment	Yes	Yes

HEALTH AND WELFARE

Hospitals

There is no hospital in Highland. The nearest hospitals are St. Margaret in Hammond, St. Catherine's in East Chicago, and Our Lady of Mercy in Dyer. Detailed information about the hospitals follows:

	<u>St. Margaret</u>	<u>St. Catherine's</u>	<u>Our Lady of Mercy</u>
Staff Doctors	126	90	80
Registered (graduate) nurses	94 (full time) 78 (part time)	115	40
Practical nurses	44 (full time) 5 (part time)	85	8
Laboratory technicians	22	32	20
Other hospital employes	560	484	235
Interns	7	None	None
Beds Available	365	485	222
Nursing school offered	Yes	No	No
Operating Room	Yes	Yes	Yes
Recovery Room	Yes	Yes	No
Delivery Room	Yes	Yes	No
Nursery (rooming-in permitted)	Yes Yes	Yes Yes	No No
Laboratory	Yes	Yes	Yes
X-ray equipment	Yes	Yes	Yes
Electrocardiograph Equip.	Yes	Yes	Yes
Physiotherapy Equipment	Yes	Yes	Yes

Hospitals (cont'd)

All three hospitals are accredited by the Joint Commission of the American College of Physicians and Surgeons, are licensed by the Indiana State Board of Health and participate in the Blue Cross Program.

Other memberships include the Indiana Hospital Association, the Catholic Hospital Association and the American Hospital Association.

Clinics

There is one clinic in the community which has a staff of three doctors and one dentist. Out-patient diagnostic facilities are provided.

Physicians and Dentists

Medical care is provided by four physicians in general practice. Numerous specialists are located in the adjacent area.

Dental care is provided by three local dentists.

Miscellaneous

Twenty-four hour ambulance service is available from Fagan Funeral Home in Highland and from funeral homes in adjacent communities.

There is a Lake County health clinic located at Crown Point, Hammond, and Gary. Nursing services are also available.

The Lake County Convalescent Home with 200 beds has recently been completed in Crown Point by the Lake County Welfare Department to provide care for the aged and chronically ill.

EDUCATION

The public school system operated by the School Town of Highland has a First Class Commission and is fully accredited by the North Central Association of Colleges and Secondary Schools.

Highland offers excellent educational opportunities of high scholastic standards from kindergarten through high school. Several institutions of higher education are located in nearby communities.

Schools of Highland

<u>School</u>	<u>No. of Classrooms</u>	<u>Condition</u>
Main Elementary	13	Fair to Good
Lincoln Elementary	13	Good
Orchard Park Elementary	8	Excellent
Judith Morton Johnston Elementary	26	Excellent
Southridge Elementary	22	Excellent
High School	40	Excellent
Junior High School	38 (occupancy in English September, 1963)	Excellent

Elementary Schools

There is a total of 2,876 students enrolled in kindergarten through 7th grade. With a total of 92 faculty members, there is an average of 33 students per class. Approximately 289 students are graduated annually into high school. U.S. history, world history, government and economics.

Foreign languages - Latin I, II, III; Spanish I, II, III; French I, II, III; and German I, II, III.

Elementary Schools (cont'd)

The curriculum includes: health and safety, language, art, science, arithmetic, social studies, music, physical education and elementary Spanish.

Each elementary school has its own collection of reference material and other library books. Audio visual aids are also used to create greater interest in the classroom.

About 900 students use the school cafeteria facilities daily.

The schools provide transportation by operating 7 buses daily.

A school nurse is a valued member of the staff.

High School

The total number of students enrolled in high school (grades 8-12) is 1,418. With a total of 63 faculty members (25 of whom have Master's degrees) there is an average of 26 students per class. About 187 seniors are graduated annually and 60% of them continue their formal education by attending a college or university.

The curriculum includes:

English	- Freshman English, remedial English, English composition, English literature, business English, speech and journalism.
Mathematics	- Algebra, plane and solid geometry, consumer's mathematics, general mathematics, advanced algebra, advanced mathematics, college algebra, calculus, trigonometry and modern mathematics.
Science	- Health, general science, biology, chemistry and physics.
Social Studies	- World geography, U.S. history, world history, government and economics.
Foreign Languages	- Latin I, II, III; Spanish I, II, III; French I, II, and III; and German I, II, III.

High School (cont'd)

Classroom instruction is made more interesting through the use of audio-visual aids and visiting lecturers (local businessmen and specialists). High school seniors also have the added advantage of visiting various cities annually. Supplementary material is easily accessible through the 9,500 volumes in the school library.

Student guidance is provided through a counseling program conducted in the home rooms.

Approximately 400 students make use of the facilities in the school cafeteria daily.

The gymnasium has a seating capacity of 2,500.

The outdoor athletic plant includes a stadium with facilities for night games and practice fields are located nearby. Extra curricular activities of the school include interscholastic and intramural athletics, vocal and instrumental music and the usual number of student clubs and groups.

Parochial Schools

There are three parochial schools in Highland - Christian Reformed School (grades 1-8), the Our Lady of Grace Catholic School (grades 1-8), and a Lutheran kindergarten. The total enrollment in the Christian Reformed school is 365 with an average of 40 students per class and an average annual graduating class of 22. The total enrollment in the Our Lady of Grace School is 1,013 with an average of 52 students per class and an average annual graduating class of 45. The Lutheran kindergarten has an enrollment of 40.

Parochial Schools (cont'd)

The curriculum and facilities in the parochial schools are much the same as for the public schools.

Colleges and Universities

Nearby institutions of higher education include:

<u>Name</u>	<u>Classification</u>	<u>Enrollment</u>	<u>Distance</u>
Indiana University Extension, Gary	State	1,225	7 miles
Purdue University Extension, Hammond	State	2,000	5 miles

Evening adult educational programs are available at both of these extensions.

Both Indiana and Purdue have R.O.T.C. units on their main campuses in Bloomington and Lafayette.

Military Reserves

The nearest Army and Air Force units are located in Gary, 7 miles from Highland.

The nearest Navy and Marine units are located in Gary, 7 miles from Highland and the nearest National Guard unit is in Hammond, 3 miles from Highland. The paper is published every Thursday in seven editions and has a circulation of 2,000. The paper is published by the Calumet Press, 2828 Jewett St. in Highland.

The Highland Journal, established in 1954 is published in combination with the Lansing (Illinois) Journal, Calumet City (Illinois) Journal, Hammond Journal and Munster Journal, every Thursday and has a circulation of about 3,500. Jere Hagen is the editor and the Calumet Publishing Company, 18127 Williams St., Lansing, Illinois, is the publisher.

COMMUNICATIONS

Newspapers

One daily paper and three weekly papers are considered "local" in Highland.

The Hammond Times, "The Home Newspaper of the Calumet Region," was established in 1906 as the Lake County Times and changed to its present name in 1934. It has a total weekday circulation of 55,000. James S. DeLaurier is Editor and Publisher and Carl M. Davidson is Managing Editor. The Times is published at 417 Fayette in Hammond.

The Herald, established in 1945 as the Glen Park Herald became The Herald in 1960, and is published every Thursday in seven editions. The Suburban Edition which is supplied to Highland, Griffith, Munster and Schererville, has a circulation of 2,000. Mrs. Leigh S. Plummer is Managing Editor and Leigh S. Plummer is Publisher. The paper is published at 6016 Broadway in Gary.

The Highlander, established in 1959, is edited and published each Thursday by Wayne Kletzing and has a free circulation of about 6,500. The paper is published by the Calumet Press, 2939 Jewett St. in Highland.

The Highland Journal, established in 1954 is published in combination with the Lansing (Illinois) Journal, Calumet City (Illinois) Journal, Hammond Journal and Munster Journal, every Thursday and has a circulation of about 3,500. Jere Hagen is the editor and the Calumet Publishing Company, 18127 Williams St., Lansing, Illinois, is the publisher.

Communications (cont'd)

Other daily papers which have a wide circulation in Highland are the Chicago Tribune, Chicago Herald American and the Chicago Sun Times.

Radio and Television

Highland has two "local" independent AM radio stations - WJOB, Hammond, and WWCA, Gary. WJOB is a full time station operating with 250 watts of power and WWCA operates 20 hours a day with 1,000 watts of power. WYCA, Hammond, is an FM station which also serves the Calumet area. All Chicago stations supply Highland residents with a wide choice of programs.

Television programs are received from Chicago channels 2, 5, 7, 9 and 11. It is recommended that residents will receive the best possible educational opportunities.

Churches

The following list includes the churches in Highland and the approximate size of their congregations:

Denomination	No. of Churches	No. in Congregation
Presbyterian	1	1,100
Lutheran	2	825
	Gloria Dei	360
Roman Catholic	1	1,560
Baptist	2	560
	Highland Community	160
Church of Christ	1	125
Methodist	1	120
Christian Reformed	1	650
	First	650
	Second	650

CIVIC AND RECREATIONAL ASPECTS

Civic Organizations

The Highland Chamber of Commerce, with 200 members, provides leadership and support for programs that will improve the community and make it attractive to new industry as well as new residents.

Other civic organizations include the Junior Chamber of Commerce (150 members), Kiwanis Club (55 members) and Lions Club (58 members).

Other organizations in the community include the Knights of Columbus, American Legion, Women's Club, three Garden Clubs, the League of Women Voters, and C.Y.O.

P.T.A. units are active in all of the public schools to improve communications between parents and teachers so that the students will receive the best possible educational opportunities.

Churches Highland Public Library is also an information center.

Requests for information are given immediate attention. If the

The following list includes the churches in Highland and the approximate size of their congregations:

County Public Library, a regional developer at Cedar Lake, and the

<u>Denomination</u>	<u>No. of Churches</u>	<u>Size</u>	<u>No. in Congregation</u>
Presbyterian	1	1,100	1,100
Lutheran	1	825	825
Roman Catholic	1	300	300
Baptist	1	1,560	1,560
Church of Christ	1	325	325
Nazarene	1	120	120
Christian Reformed	2	614	614
		655	655

Civic and Recreational Aspects (cont'd)

Library

The Highland Memorial Library, in the heart of the business area at 2849 Highland Avenue, is a center of cultural activity. On its shelves are some 10,000 books, but this is not the limit for selection by Highland library patrons. They have access to a collection of more than 100,000 books, some 600 periodicals and a large collection of films, filmstrips and phonograph records maintained by the Lake County Public Library which in addition to the Highland Public Library includes 13 other community libraries of central Lake County. Circulation of the Highland Library for 1962 exceeded 64,000 items.

Fast service between libraries is provided through use of a closed circuit teletypewriter for instant communication, and a daily courier service to deliver library materials.

The Highland Public Library is also an information center. Requests for information are given immediate attention. If the answer cannot be found locally, the query is referred to the Lake County Public Library's reference coordinator at Cedar Lake, and the information is transmitted within minutes.

A special library service is provided for children through a story hour program in the fall and spring and a summer reading program during school vacation months.

Any visitor to Highland desiring information about the community is invited to check at the library either in person or by telephone.

Civic and Recreational Aspects (cont'd)

Parks

Wicker Memorial Park, a 225 acre recreation area owned by North Township, is located in the northwest corner of Highland. Facilities include an outdoor swimming pool, an 18 hole golf course, picnicking area, tennis courts, soft ball diamonds, and a well-equipped playground area. During the summer months, the park is available to supervised groups of children for recreational programs.

Other Recreational Facilities

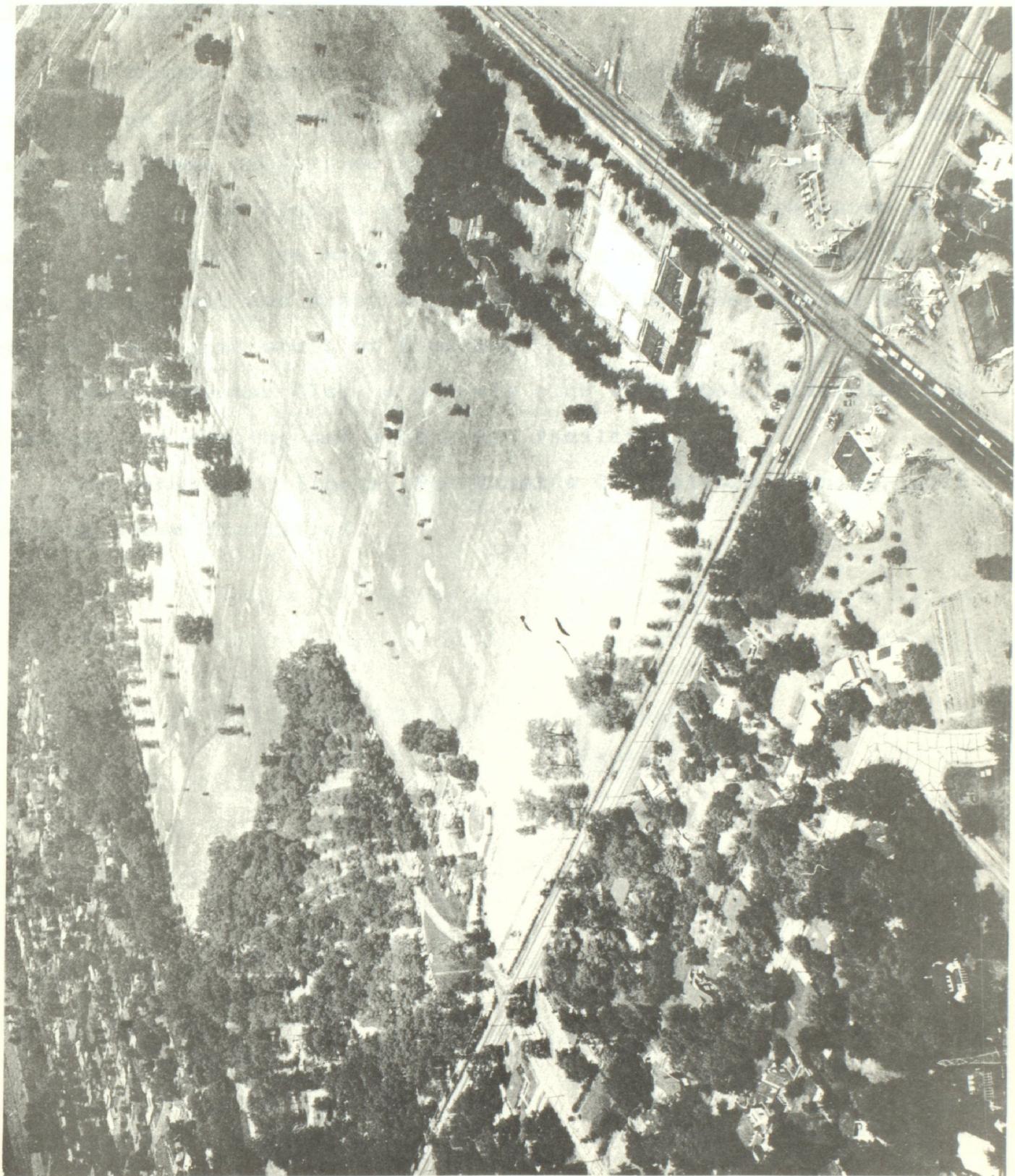
Hunting in the nearby area for rabbit and squirrel is a favorite pastime for many local residents.

There are four lakes within 20 miles of Highland and one stream; and fishing for bass, catfish, perch, crappie and lake trout is another popular sport.

There are two modern bowling alleys, one with 12 lanes and the other having 20 lanes.

Movie theaters include one indoor and one drive-in theater which is open year-round.

Available organized sports include football, baseball and basketball at region high schools and near-by college and university campuses. Professional football, basketball, hockey and baseball games are available in Chicago.



WICKER PARK
HIGHLAND, INDIANA

Civic and Recreational Aspects (cont'd)

Private Club Facilities

The Woodmar Country Club which adjoins Wicker Park is a private club having an 18-hole golf course, swimming pool and complete club house facilities for its members and their guests.

The Sherwood Club, a private recreation club with three swimming pools, club house, ice skating and fishing pond, tennis courts, picnic area, trap and skeet shooting facilities, is located in Schererville, just south of Highland.

The Dorchester Club, a private club in Dolton, Illinois, has swimming, ice skating and club house facilities.

The Lansing, Illinois, Sportsmen's Club offers fishing, golf and club house facilities.

Many residents attracted by the inexpensive living conditions in Highland, commute daily to Skokie, East Chicago, Gary and Winona

Labor Force by Age Group and Sex (1951 Census)

Group	Male	Female	Total
14-17	1,350	34	1,384
18-24	985	366	1,351
25-34	1,934	1,009	1,943
35-44	1,293	1,009	1,302
45-64	1,176	1,002	1,178
65 and over	48	132	180

THE LABOR MARKET

The labor force in Highland is composed of thrifty, industrious workers with well diversified skills. The labor force tends to be quite stable with only a small turnover. Approximately 90% of the force is unionized, with the United Steel Workers of America having the largest local membership.

There is very little opportunity for seasonal employment; however, the local utility (NIPSCO) employs vacation workers when required for local construction projects.

Labor-management relations have always been excellent and there is no record of any work stoppage due to labor trouble in the history of Highland.

Many residents, attracted by the favorable living conditions in Highland, commute daily to Hammond, East Chicago, Gary and Whiting.

Labor Force by Age Group and Sex (1961 Census)

<u>Group</u>	<u>Male</u>	<u>Female</u>	<u>Total</u>
14-17	152	94	246
18-24	383	246	629
25-34	1334	309	1643
35-44	1293	269	1562
45-64	1174	295	1469
65 and over	68	12	80

The Labor Market (cont'd)

Industrial Employment

	<u>Male</u>	<u>Female</u>	<u>Total</u>
In Highland	150	50	200
In Lake County (Excl. Highland)	140,353	49,763	190,116
Total Lake County	140,503	49,813	190,316
Commute Out of Highland	4,254	1,175	5,429

Many of the workers who are residents of Highland and commute to their places of employment would be available for suitable jobs nearer their homes.

Occupation of Employed Workers (1960 Census) Highland Residents

	<u>Male</u>	<u>Female</u>	<u>Total</u>
Professional or Technical	573	172	745
Farmer or Farm Manager	15	—	15
Manager or Official	430	35	465
Clerical	245	547	792
Sales Worker	230	124	354
Craftsman, Foreman, etc.	1,510	20	1,530
Operator	889	100	989
Domestic Service	—	36	36
Service except domestic	100	120	220
Farm Labor (Employed)	3	4	7
Labor except farm	277	4	281
Other	64	24	88

The Labor Market (cont'd)

Wage Rates

Average hourly wage ranges in Highland are:

	<u>Male</u>	<u>Female</u>
Skilled Labor	\$3.75 to \$5.10	\$1.50 to \$2.00
Semi-skilled Labor	3.25 to 4.05	1.15 to 1.50
Unskilled Labor	1.00 to 3.75	1.00 to 1.25

General Manufacturing

	<u>Male</u>
Carpenter, maintenance	\$2.89
Electrician, maintenance	2.89
Helper, maintenance	2.22
Machine tool maker	3.03
Machine tool operator	2.89
Mechanic, maintenance	2.69
Pipefitter, maintenance	2.69
Labor	2.59

Carpenters, foremen, etc.

	<u>Male</u>
Carpenter	\$4.05
Cement finisher ex. household	3.82
Bricklayer	4.05
Plumber carvers and foremen	4.23
Electrician	4.05
Truck driver farm	3.25
Shovel operator	3.95
Bulldozer operator	3.50
Crane operator	3.95
Air compressor operator	3.50
Hoist operator	3.58

The Labor Market (cont'd)

Office Workers

	<u>Male</u>	<u>Female</u>
Clerk	\$70 to \$115 wk.	\$40 to \$80 wk.
Secretary		\$50 to \$90 wk.
Stenographer		\$45 to \$85 wk.
Typist		\$45 to \$75 wk.

Highland workers are accustomed to and available for 2nd and 3rd shifts in industries that require 24-hour operations.

Major Occupation Group of Experienced Unemployed (1960 Census)

	<u>Male</u>	<u>Female</u>
Clerical and Sales	---	4
Sales	---	4
Craftsmen, foremen, etc.	15	---
Operators	13	8
Service workers, ex. household	4	8
Farm laborers and foremen	4	---
Laborers ex. farm	12	---
Other	---	4

Rising 10-mile radius of Highland is located the industrial complex that is known as Indiana's Calumet Region, employing a labor force of about 200,000 workers. Major industries located in the region include:

In Gary:

Anderson Company

Berry Refining Company

Budd Company

INDUSTRY

Existing Local Industry

The following list of local industries shows the type of products and the approximate number of employes.

<u>Name</u>	<u>Product</u>	<u>Established</u>	<u>Employes</u>
Pleasant View Dairy	Dairy Products	1932	50
Highland Block Co., Inc.	Cement Blocks	1945	5
Highland Lumber & Supply Co.	Building Material	1920	25
Town Lumber Co., Inc.	Building Material	1956	8
Calumet Machine & Welding, Inc.	General machining and welding	1941	17
Highland Metal Products Co.	Heating and Air Conditioning Contractors	1947	5
Illinois Bell Telephone Co.	Construction Dept.	1958	90
R. V. Pettit Co.	Fuel Oil, gasoline	1949	5
Calumet Press	Printing	1951	4

Calumet Area Industry

Within a 10-mile radius of Highland is located the industrial complex that is known as Indiana's Calumet Region, employing a labor force of about 200,000 workers. Major industries located in the region include:

Pulman Standard Car Mfg. Co.
In Gary Town Steel Door Co.

Anderson Company
Berry Refining Company
Budd Company

Industry (cont'd)

General Refractories Co.
Pittsburgh Screw & Bolt Co.
Rockwell Standard Corporation
Steiner Paper Mill
Taylor Pipe & Forge Co.
U.S. Steel Corp.
Vulcan Detinning Co.

In Portage

Midwest Steel Corp.
Bethlehem Steel Co. has recently let contracts for the construction
of sheet and plate rolling mills.

In East Chicago

American Steel Foundries
Blaw Knox Co.
Calumet Nitrogen Co.
Cities Service Oil Co.
Combustion Engineering Co., Inc.
E. I. DuPont de Nemours & Co., Inc.
Edward Valves, Inc.
General American Transportation Corp.
Graver Tank & Mfg. Co.
Harbison Walker Refractories Co.
Inland Steel Company
Sinclair Refining Co.
Socony Mobil Oil Co.
Standard forgings Co.
Stanray Corp.
Union Carbide Corp.
U.S. Gypsum Co.
Youngstown Sheet & Tube Co.

In Hammond

American Maize Products Co.
American Steel Foundries Co.
Calumet Steel Castings Corp.
Keyes Fibre Products Co.
LaSalle Steel Co.
Lever Bros. Co.
Pullman Standard Car Mfg. Co.
Youngstown Steel Door Co.

Industry (cont'd)

In Whiting

American Oil Co. - Located in Whiting, Indiana

In Griffith

Packaging Corporation of America - Located in Griffith, Indiana

In Munster

Simmons Co. - Located in Munster, Indiana

Utilities

Gas - Located in Munster, Indiana

Location - Located in Munster, Indiana

Electricity - Located in Munster, Indiana
- Located in Munster, Indiana

Transportation - Located in Munster, Indiana

Utilities - Located in Munster, Indiana

Electricity - 2400 volt electric available

Gas - Available

Water - Available

Sewer - Located in Munster, Indiana

Transportation

Rail - Located in Munster, Indiana

Highway - Located in Munster, Indiana

Zoning - Located in Munster, Indiana

Approximate Price - \$4,000 per acre

Owner or Owner's
Representative - Located in Munster, Indiana
- Located in Munster, Indiana

INDUSTRIAL SITES

There are four available industrial sites in Highland.

The location of these sites is shown on the map of the city, Exhibit "B" and photographs are included as Exhibit "E".

Following is a detailed description of each site:

SITE #1

- Located on 1/4 section, 160 acres south of Highland. Between 1/2 mile south of U.S. #41 and 1/2 mile north of U.S. #41.

Size

- 1/4 section, 160 acres.

Location

- Southeastern corner of town.

Boundaries

- North-West Kopalke St., East-City Limits, South-West Main Street (City Limits) West-Kennedy Ave.

Topography

- Level

Utilities

Electricity - 34,500 volt circuit available

Gas - Available as needed

Water - Available

Sewer - Storm sewer needed and Trunk RR at SE corner of property.

Transportation

- Located on U.S. #41

Rail - Grand Trunk RR runs thru property.

- Industrial

Highway - U.S. #41 is 1/4 mile west.

Zoning

- \$2,000 per acre

- Industrial

Approximate Price

- \$4,000 per acre

Owner or Owners

- Highland Park

Representative

- Highland Chamber of Commerce

823 S. Kennedy Avenue

- Florian O'Day

10117 S. Kennedy Ave.

Highland, Indiana

Industrial Sites (cont'd)

SITE #2

Highland Industrial Park - Site assembled and purchased through subscriptions by local businessmen. Size of parcels subject to negotiation.

Size

- 31 acres. Approx. 20 acres additional available.

Location

- on U.S. 41 in south part of town, $1\frac{1}{4}$ miles south of Tri-State Expressway and $2\frac{1}{2}$ miles north of U.S. 30

Boundaries

- North - 45th Avenue; East - NYC RR (C I & S Div.); South - West Kopelke St.; West - U.S. #41

Topography

- Level

Utilities

Electricity - Available

Gas - Available

Water - Available

Sewer - Storm sewer needed

Transportation

Rail - NYC RR adjacent, Grand Trunk RR at SE corner of property.

Highway - Located on U.S. #41

Zoning - Industrial

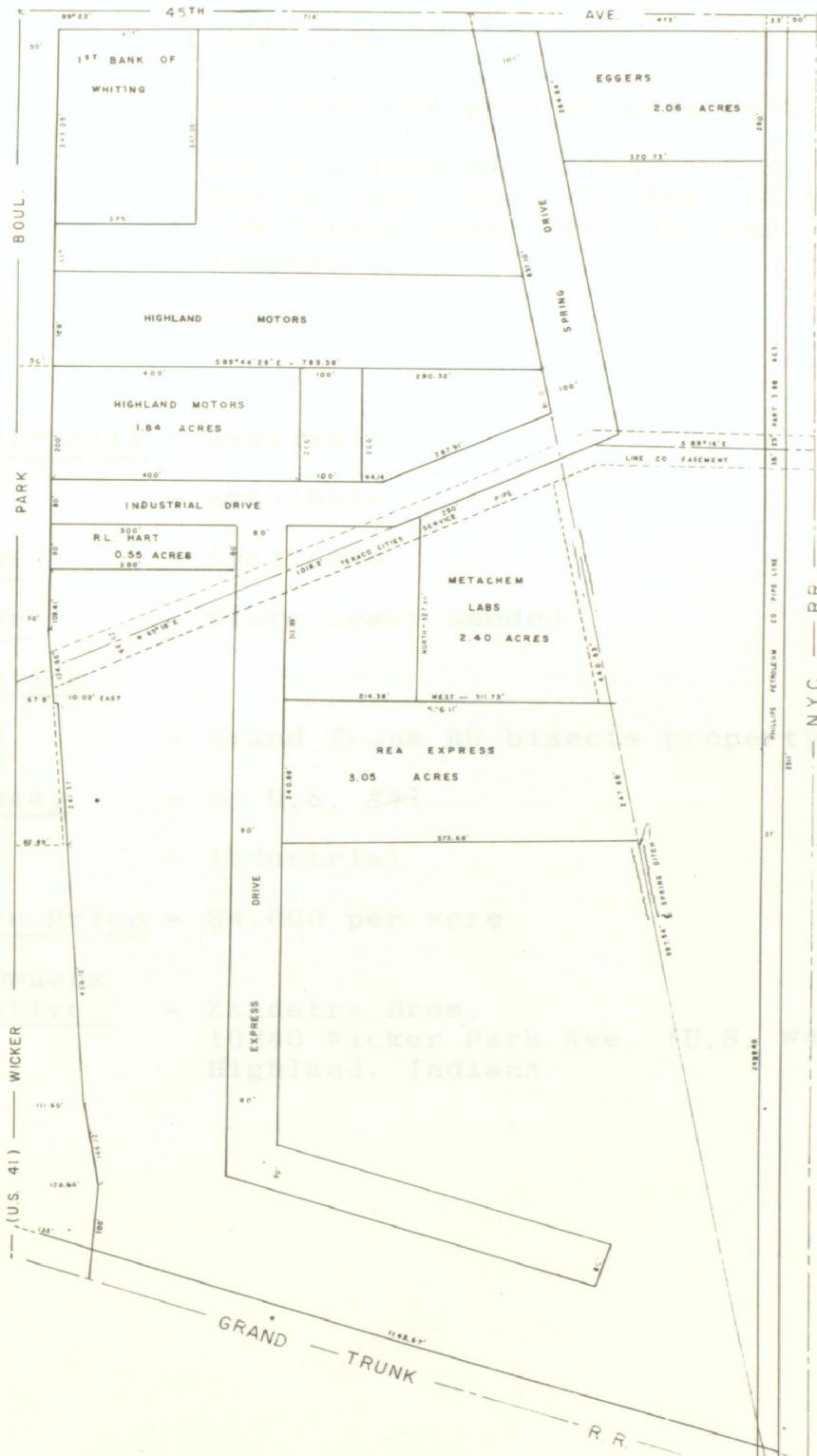
Approximate Price - \$5,000 per acre

Owner or Owners

Representative - Highland Industrial Park
c/o Highland Chamber of Commerce
8231 Kennedy Avenue
Highland, Indiana

HIGHLAND INDUSTRIAL PARK

HIGHLAND, INDIANA



Industrial Sites (cont'd)

SITE #3

Size - 150 acres

Location - Southwestern part of town on U.S. #41.

Boundaries - North - 45th Ave.; East - U.S. #41; South - E-W Center line, Sec. 32, Twp. 36 N, R 9W; West - N-S Center line, Sec. 32, Twp. 36 N, R 9W (city limits)

Topography - Level

Utilities

Electricity - Available

Gas - Available

Water - Available

Sewer - Storm sewer needed

Transportation

Rail - Grand Trunk RR bisects property

Highway - on U.S. #41

Zoning - Industrial

Approximate Price - \$4,000 per acre

Owner or Owners - \$4,000 per acre

Representative - Zandstra Bros.
10240 Wicker Park Ave. (U.S. #41)

Highland, Indiana

Industrial Sites (cont'd)

SITE #4

Size - 160 acres

Location - Northwest corner of town

Boundaries - North - Little Calumet River; East - Cline Avenue (city limits); South - NIPSCO tower line R/W; West - Liable Road

Topography - Level

Utilities

Electricity - Available

Gas - Available

Water - Available

Sewer - Available

Transportation

Rail - E.J. & E. RR $\frac{1}{2}$ mile east

Highway - Tri State Expressway $\frac{1}{4}$ mile north; U.S. #6 $\frac{1}{2}$ mile south

Zoning - Industrial

Approximate Price - \$4,000 per acre

Owners Representative - Mercantile National Bank of Hammond
5243 Hohman Avenue
Hammond, Indiana

EXISTING BUILDINGS AVAILABLE FOR INDUSTRIAL USE

There are no existing buildings in Highland available for industrial use at the present time.

INDUSTRIAL PARKS AND INDUSTRIAL BUILDINGS

There are no industrial parks or industrial buildings in the community and no plans for their construction at this time. The existing undeveloped land is available to any prospective industrial organization. Land can be obtained in the 100-acre Calumet Industrial Park, approximately 10 miles south of the city of Gary, Indiana, or in the 100-acre Calumet Industrial Park, approximately 10 miles west of the city of Gary.

NIIPSCO management and representatives will welcome the opportunity to talk with technical personnel of prospective users to resolve matters pertaining to utility service. Call 526-5000.

All existing and prospective customers are assured the very best of service at the most favorable NIIPSCO rates available.

Prospective customers are invited to contact Northern Indiana Public Service Company area development people for further information. Walter R. Hathaway, NIIPSCO's Calumet division manager, 5260 Hobart Avenue, Hammond, will be glad to answer any questions about utility service in the Highland area.

Electric

Northern Indiana Public Service Company supplies electric service in Highland and in 227 other communities in the northern third of the state of Indiana. At present, NIIPSCO generates approximately 80% of its customers' requirements at its three steam plants at Michigan City, Gary and Calumet, purchasing the balance from neighboring utilities.

UTILITY FACILITIES

Northern Indiana Public Service Company, an investor-owned utility, supplies gas and electric service in Highland for all residential, commercial and industrial purposes.

NIPSCO offers industrial customers a wide variety of rate schedules and services to meet particular conditions. The utility needs full information concerning local requirements, geographical location, plans for future expansion and specific operating characteristics of prospective industrial customers.

NIPSCO's industrial sales representatives will welcome the opportunity to talk with technical personnel of new industries to resolve matters pertinent to utility service.

All existing and prospective customers are assured the very best of service at the most favorable NIPSCO rates available.

Prospective customers are invited to contact Northern Indiana Public Service Company area development people for further information. Walter H. Hathaway, NIPSCO's Calumet division manager, 5265 Hohman Avenue, Hammond, will be glad to answer any questions about utility service in the Highland area.

Electric

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Utility Facilities (cont'd)

The utility's new Bailly Station, located on the shore of Lake Michigan in the Burns Harbor area between Gary and Michigan City, recently went into commercial service boosting NIPSCO's total electric capability to more than one million kilowatts.

Electric service is supplied to Highland as a part of the Calumet area's network. Substations are strategically located to reduce primary voltage of 34.5 KW to distribution voltages of 2400 volt single phase and 4160 volt three phase. Wicker and Grace substations with total transformer capacity of 8916 KVA are the main sources of supply to Highland. Additional capacity can be made available by installing larger transformers.

Primary voltage of 34.5 KV is available at all of the industrial sites.

NIPSCO has an excellent record for supplying dependable service and maintaining proper distribution voltage to customers. With its ample electric capacity, NIPSCO welcomes new industry into the northern third of Indiana and assures prospective customers a plentiful supply of power for all needs.

Industrial electric service rates presently in effect in Highland are included as Exhibit "F".

Rates for water service are included as Exhibit "G".

Natural Gas

Northern Indiana Public Service Company also supplies 1,000 Btu natural gas service in Highland and in 125 other communities in the northern third of the state.

The supply of gas for NIPSCO's northwest system, which includes Highland, has more than tripled since 1959. There is an

Utility Facilities (cont'd)

ample supply of natural gas for all residential, commercial and industrial uses. Gas for space heating is available for new commercial and industrial building requiring up to ten million Btu's per hour. Dual fuel service is also available.

The Highland distribution system is supplied from the utility's interconnected transmission network through distribution mains ranging in size from 2" to 12". The local distribution system is operated at medium pressure.

Industrial gas service rates presently in effect in Highland are included as Exhibit "G".

Water

The Water Department of the Town of Highland purchases its supply from the City of Hammond. Water from Lake Michigan is filtered and treated in Hammond's filtration plant. An abundant supply of clear, pure, potable water is available to the people of Highland.

The Water Department supplies an average of 992,000 gallons per day and approximately double that amount on a maximum day.

The distribution system is maintained at 40-50 pounds per square inch.

Rates for water service are included as Exhibit "J".

Utility Facilities (cont'd)

Telephone

Modern dial telephone service is supplied by the Illinois Bell Telephone Company which maintains a business office at 2834 Highway Avenue and a local service department. The local toll free calling area includes the Calumet Region communities of Dyer, East Chicago, Gary, Griffith, Hammond, Munster, New Elliott, Schererville, Whiting and Lansing. Direct distance dialing is available, the area code number is 219. Telephone rates are included as Exhibit "H".

Telegraph

Western Union service is available on a 24-hour basis by telephone thru the Hammond office at 52 State Street. ~~Other facilities~~ ~~are~~ ~~available~~ ~~throughout~~ ~~the~~ ~~area~~ ~~and~~ ~~include~~ ~~service~~ ~~to~~ ~~points~~ ~~in~~ ~~the~~ ~~Midwest~~ ~~and~~ ~~the~~ ~~East~~ ~~Coast~~ ~~and~~ ~~to~~ ~~points~~ ~~in~~ ~~the~~ ~~Canadian~~ ~~provinces~~. ~~Passenger~~ ~~service~~ ~~is~~ ~~available~~ ~~from~~ ~~Chicago~~ ~~to~~ ~~Buffalo~~ ~~and~~ ~~points~~ ~~in~~ ~~the~~ ~~Midwest~~ ~~and~~ ~~the~~ ~~East~~ ~~Coast~~ ~~and~~ ~~to~~ ~~points~~ ~~in~~ ~~the~~ ~~Canadian~~ ~~provinces~~. ~~Unipac~~ ~~also~~ ~~provides~~ ~~service~~ ~~between~~ ~~Chicago~~ ~~and~~ ~~points~~ ~~in~~ ~~the~~ ~~Midwest~~ ~~and~~ ~~the~~ ~~East~~ ~~Coast~~ ~~and~~ ~~to~~ ~~points~~ ~~in~~ ~~the~~ ~~Canadian~~ ~~provinces~~.

The New York Central system, branch line from Gibson Yards to Cairo, Illinois, which connects at Schneider with NYC's Kankakee Bell Route around Chicago; at Sheff with the Chicago, Indianapolis, Cincinnati line; at Paris, Illinois, with the St. Louis, Indianapolis, Cleveland line; at Danville, Illinois, with the Peoria and Eastern Railway. Mainline passenger service between Chicago and the East is available from Gary.

Freight service to all parts of the country is provided by these railroads through established connections.

Excellent switching service is available in Highland.

TRANSPORTATION

Rail

Highland is located on four major railroad systems:

Chesapeake & Ohio Railway, main line between Chicago and Newport News, Va. Freight service only between Chicago and Cincinnati. Passenger service between Chicago and Cincinnati is provided in connection with the New York Central system. C & O provides passenger service between Cincinnati and Washington D.C. and Newport News.

Erie-Lackawanna Railroad Company, main line Chicago to Buffalo and New York. Passenger service is available from Hammond.

Grand Trunk Western Railroad, a part of the Canadian National Railways System, main line service Chicago to Detroit and Toronto and other Canadian points. Passenger service is available from Valparaiso.

New York Central System, branch line from Gibson Yards to Cairo, Illinois, which connects at Schneider with NYC's Kankakee Belt Route around Chicago; at Sheff with the Chicago, Indianapolis, Cincinnati line; at Paris, Illinois, with the St. Louis, Indianapolis, Cleveland line; at Danville, Illinois, with the Peoria and Eastern Railway. Mainline passenger service between Chicago and the East is available from Gary.

Freight service to all parts of the country is provided by these railroads through established connections.

Excellent switching service is available in Highland.

Transportation (cont'd)

Passenger service, in addition to that mentioned above, is available in Hammond on the Monon Railroad between Chicago and Louisville, Kentucky, and on the Nickel Plate Road between Chicago, Cleveland, Buffalo and New York. In Gary, passenger service is available on the Pennsylvania Railroad between Chicago and eastern points and on the Baltimore & Ohio Railroad between Chicago, Washington D.C. and Baltimore.

Railway express service is available through the Railway Express Agency at 5323 Oakley Avenue in Hammond.

Truck and Office Equipment

Motor freight service to all parts of the country is available thru J. Artim and Sons, Inc., Norwalk Truck Lines and Welsh Brothers Motor Service.

Bus Lake Calumet Harbor at Calumet Expressway and 136th St. in

South Chicago is about 14 miles from Highland. The harbor has local bus transportation in the Calumet District is provided by the Chicago and Calumet District Transit Co. (Shore Line) which operates 21 buses thru Highland daily.

Greyhound Bus Lines, Indiana Motor Bus Co. and Trailways Bus Lines provide bus service to points throughout the country thru depots in Hammond.

Porter County is about 35 miles from Highland. Tickets for the proposed Indiana deep-water port include facilities for handling grain, coal, heavy equipment and bulk cargo. In addition the Harbor is designed to serve the requirements of the Indiana Steel Corporation.

Transportation (cont'd)

Air

Administrative shop and hangar facilities for small, private planes are available at the Gary Municipal airport which has unicom communication facilities.

The Airport has two lighted, black-top runways - the North-South runway is 3,600 feet in length and the East-West runway 4,600 feet in length.

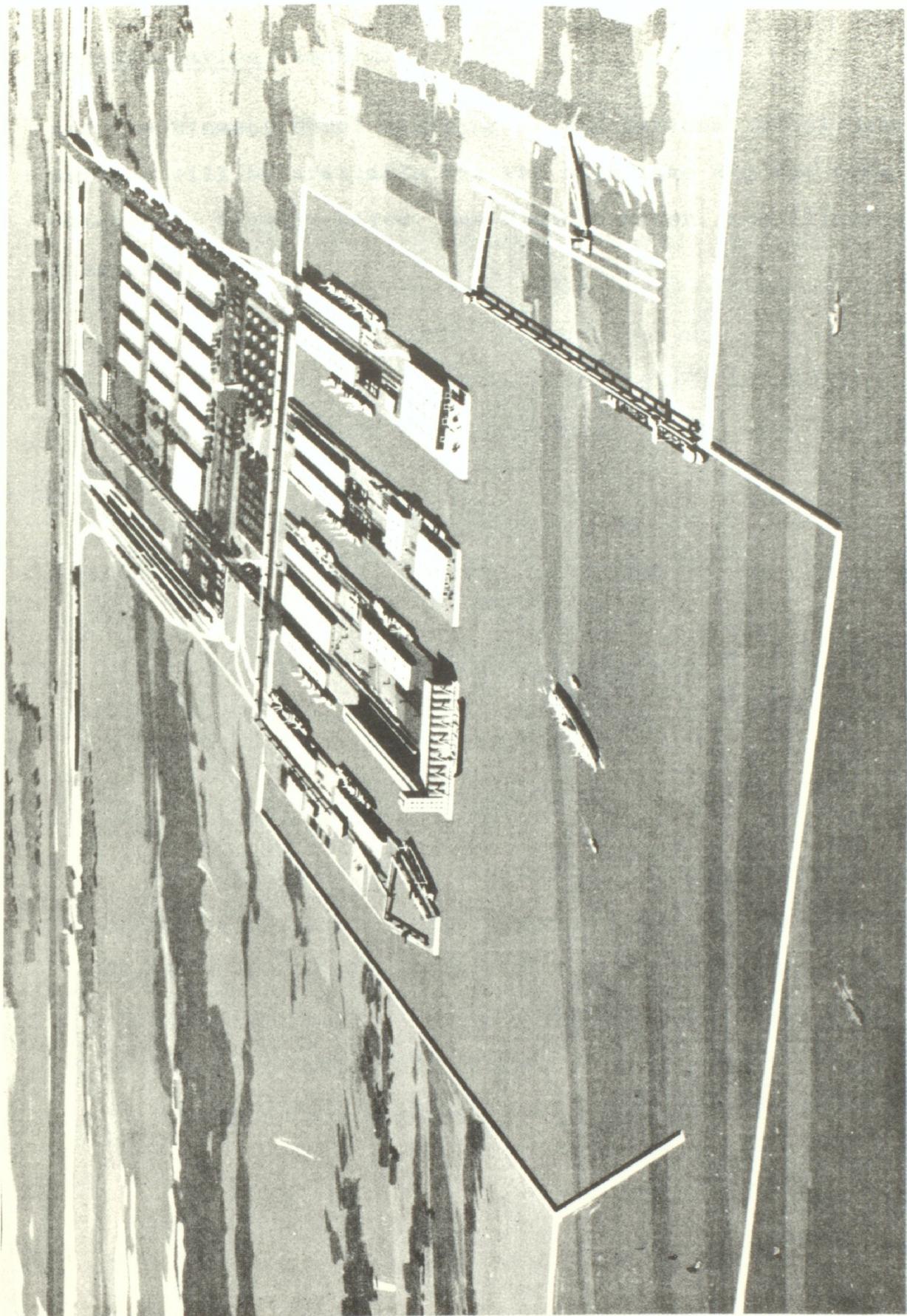
The Chicago Helicopter Airways schedules four flights daily from the Gary Municipal airport to the Chicago loop and Chicago Midway and O'Hare Airports.

Air freight service, door delivery and pick-up, and light plane charter service is available.

Water

Lake Calumet Harbor at Calumet Expressway and 130th St. in South Chicago is about 14 miles from Highland. The harbor has terminal facilities for loading and unloading ocean-going ships that use the St. Lawrence Seaway. It is also the terminal for inland waterways' traffic using the Calumet River, Cal Sag Channel, the Des Plaines River and the Illinois River to the Mississippi River.

The proposed site of the Burns Waterway Harbor at Portage, Porter County is about 25 miles from Highland. Plans for the proposed Indiana deep-water port include facilities for handling grain, coal, heavy equipment and bulk cargo. In addition the Harbor is designed to serve the requirements of the Bethlehem Steel Corporation



**PROPOSED
BURNS WATERWAY HARBOR**

Transportation (cont'd)

and the Midwest Steel Division of the National Steel Company. Barge service will be available via the open lake and the Lake-to-Gulf waterway - Calumet River, Des Plaines River, and Illinois River to the Mississippi.

The Chicago and North Western Railroad, the Illinois Central Railroad, and the Milwaukee Road are the major railroads serving the area. The Chicago and North Western Railroad has a terminal at Calumet City. The Illinois Central Railroad has a terminal at Calumet City. The Milwaukee Road has a terminal at Calumet City.

The Calumet Harbor is connected to the Indiana Harbor Canal by the Calumet-San Juan Canal, owned by the Indiana Harbor Canal Commission Corporation, the Central Bridge Company, and the Indiana Harbor Canal Association.

The condensed statement of condition of Exhibit "K" is included in Exhibit "K".

Banking and Loan Associations

The local office of the Security Federal Savings and Loan Association of Lake County is located at 2830 Highway Avenue. Services included in the services offered are First Mortgage Loans, Home Improvement Loans and Savings Accounts. Interest on savings accounts is paid semi-annually at the rate of 4% per year.

The condensed statement of condition is included as Exhibit "K".

FINANCIAL FACILITIES

Banks

The Calumet National Bank of Hammond, established in 1933, supplies complete banking facilities in the community through its Highland Branch at 2842 Highway Avenue. The bank pays 3% per year interest on savings accounts making payments semi-annually. All types of loans are made including farm, home, business and consumer installment.

The Calumet National Bank is a member of the Federal Deposit Insurance Corporation, the Federal Reserve System and the American Bankers' Association.

The condensed statement of condition of the bank is included as Exhibit "K".

Building and Loan Associations

The local office of the Security Federal Savings and Loan Association of Lake County is located at 2839 Highway Avenue. Included in the services offered are First Mortgage loans, Home Improvement loans and Savings Accounts. Interest on savings accounts is paid semi-annually at the rate of 4% per year.

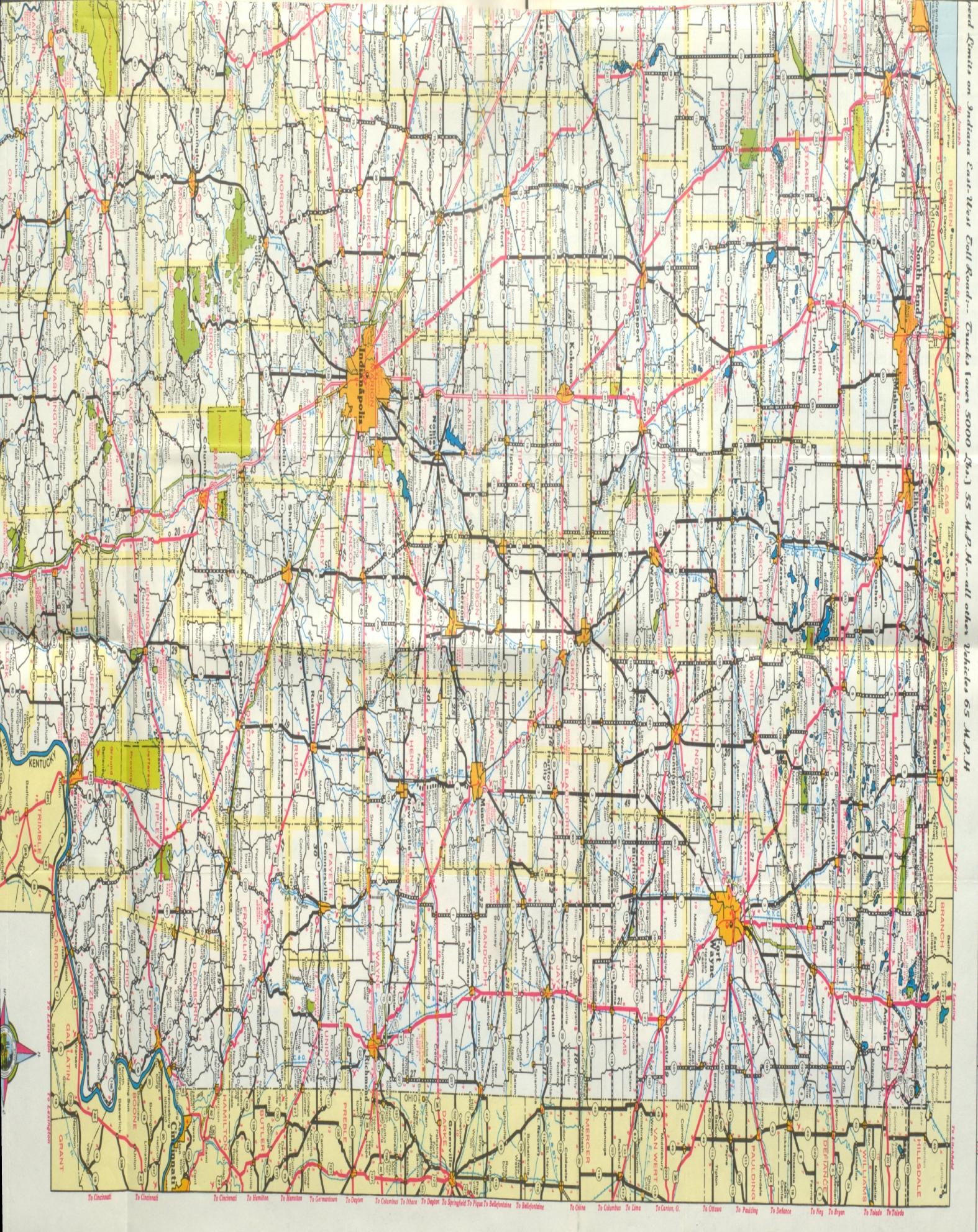
The condensed statement of condition is included as Exhibit "K".

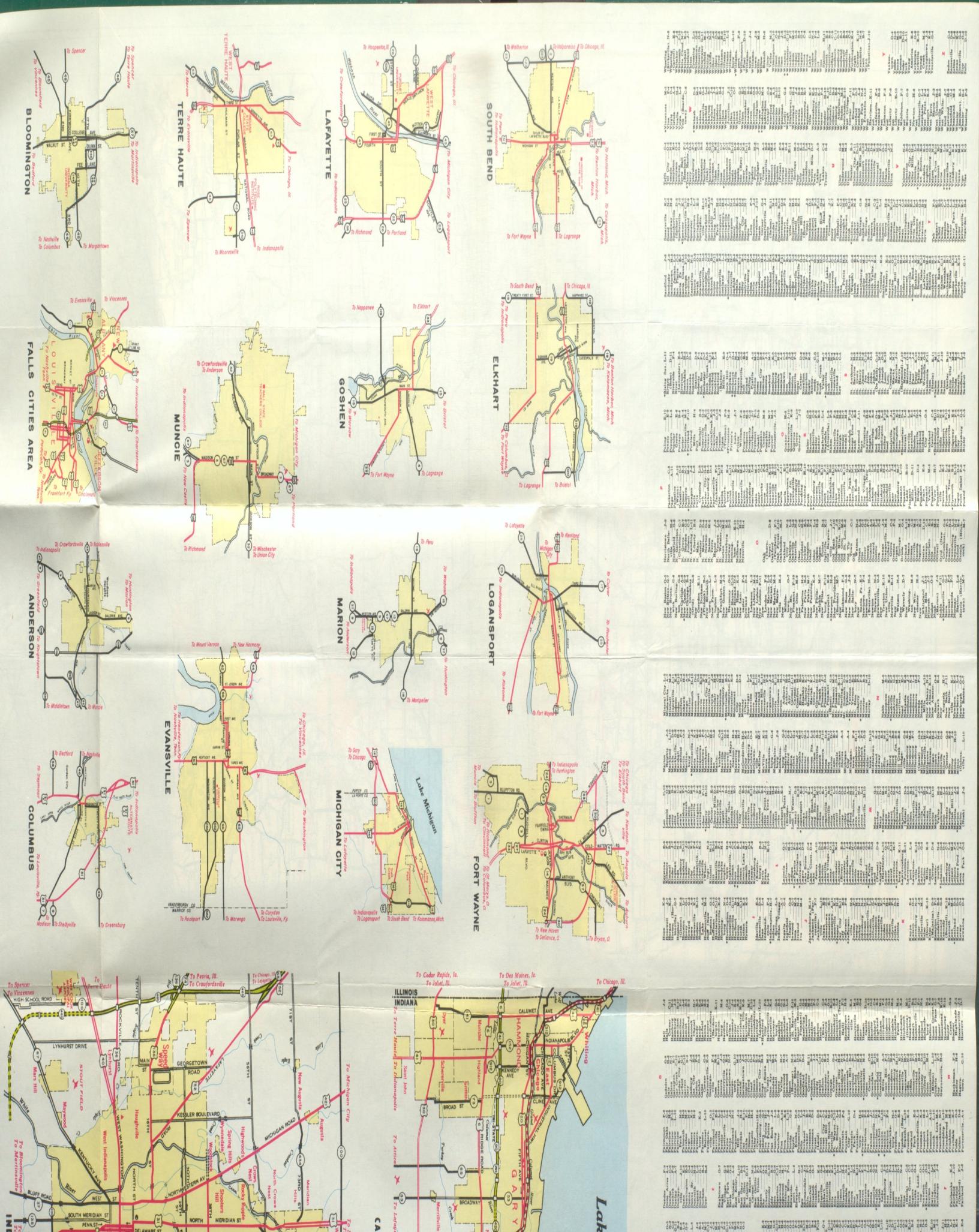
HIGHLAND EXHIBITS

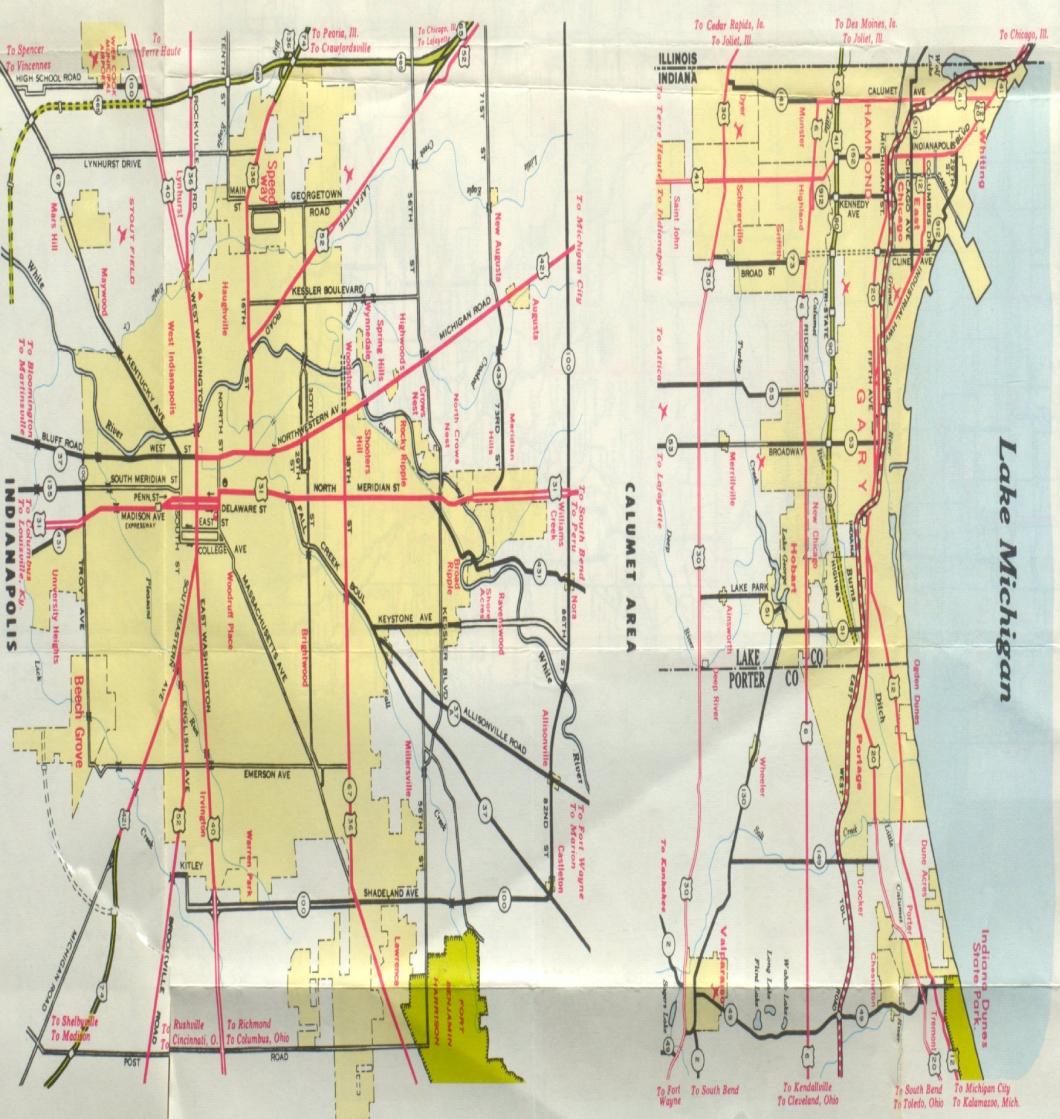
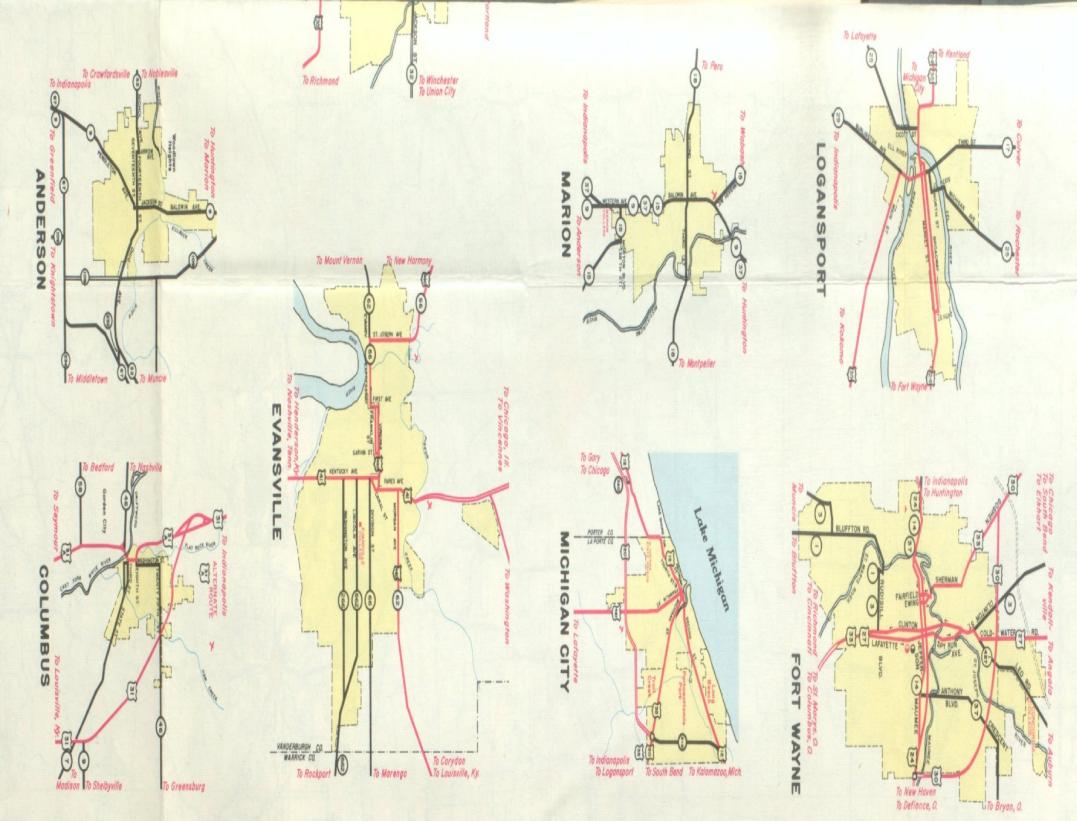
- A Indiana Highway Map
- B Map of Highland
- C Map of NIPSCO Territory
- D Map Showing NIPSCO District
- E Photographs of Available Industrial Sites
- F Power Rates
- G Industrial Gas Rates
- H Telephone Rates
- J Water Rates and Typical Analysis
- K Condensed Bank Statements
- L Summary Indiana Tax Laws
- M Summary Indiana Labor Laws

~~Speed Limit on Indiana East-West Toll Roads—Trucks [over 5000 lbs.] 55 M.P.H.—all other vehicles 65 M.P.H.~~

111









Official Highway Map

MILLEAGE CHART

MILLER CHART									
	ELKHART	EVANSVILLE	FORT WAYNE	GARY	INDIANAPOLIS	LAFAYETTE	MUNCIE	SOUTH BEND	TERRE HAUTE
ANDERSON	119	204	81	170	40	77	20	129	114
ANGOLA	53	271	42	127	57	151	102	68	
BEDFORD	216	404	223	72	123	130	42	42	
BLOOMINGTON	194	188	166	199	49	99	109	191	59
COLUMBIA CITY	185	177	166	140	70	130	177	106	
COLUMBUS	186	151	179	203	105	111	106	71	188
CLARKSBURG	142	184	159	187	44	91	104	183	92
EVANSVILLE	307	270	276	184	191	128	112	224	110
FORT WAYNE	68	280	280	120	116	112	68	83	
GARY	74	224	70	170	100	172	59	165	
HAMMOND	87	273	141	12	163	107	185	73	
HUNTINGTON	275	235	172	130	91	87	51	189	103
INDIANAPOLIS	143	184	166	160	121	81	60	140	
JEFFERSONVILLE	253	127	216	274	114	175	148	254	
KOKOMO	91	216	179	132	45	53	88	166	
LAFAYETTE	115	191	122	100	150	89	105	191	
LAWRENCEBURG	224	220	157	253	63	154	100	233	168
LOGANSPORT	77	229	74	95	38	77	27	67	
LOGANSPORT	232	164	180	249	69	150	112	220	144
MICHIGAN CITY	88	220	51	138	153	90	71	34	98
NEW CASTLE	120	209	171	128	60	80	103	98	
NEW CASTLE	253	117	216	274	114	148	254	254	
PENNSYLVANIA	117	243	49	182	60	113	81	108	
PINEMONT	161	231	93	210	69	124	39	176	143
RICHMOND	302	272	276	200	91	153	210	244	220
ROCKPORT	102	193	112	200	41	103	276	200	116
RUSSELLVILLE	137	200	180	184	80	64	129	180	
SALINEVILLE	123	179	120	183	80	66	168	150	
SOUTH BEND	15	265	83	59	140	105	132		186
SOUTH BEND	198	112	160	165	54	85	134	188	
VINCENNES	268	254	230	223	114	143	175	248	58
WABASH	36	275	39	90	110	68	54	182	131

ing traffic more than
of your vehicle.

unattended, giving name,

it of the circumstances.
Identify the person in charge,
etc.

Living team, personal information on the official form and within 5 days.

TELEPHONE E POSIS

Chesterton — Walker 6-1102
South Bend — Central 3-1123
Dyer — Union 5-2571
Ligonier — 1441

Port Wayne — Harrison 6651
Fremont 5161
Lafayette — Riverside 3-2155
Peru — GRidley 3-6666
Kosciusko 474-8121

Kennerly — 4024-3121
Pendleton — 778-2121
Redkey — 2601
Greencastle — Oliver 3-4114
Tennant — 4024-3121

TERRE HAUTE — WABASH 1151
Connersville — 1441
Versailles — 4001
SEYMORE — 522-1441

Evansville — Harrison 5-2266
Indianapolis — Chapel 1-8361

Marion — Meirose 3-4954
Osceola — ORchard 4-8838
Charlestown — ALpine 6-3333

GREENFIELD
District Office
Anderson

Anderson
Indianapolis
Centerville
Ridgeville
Tipton

SEYMOUR
District Office
Aurora

Bloomington
Columbus
Madison
New Albany

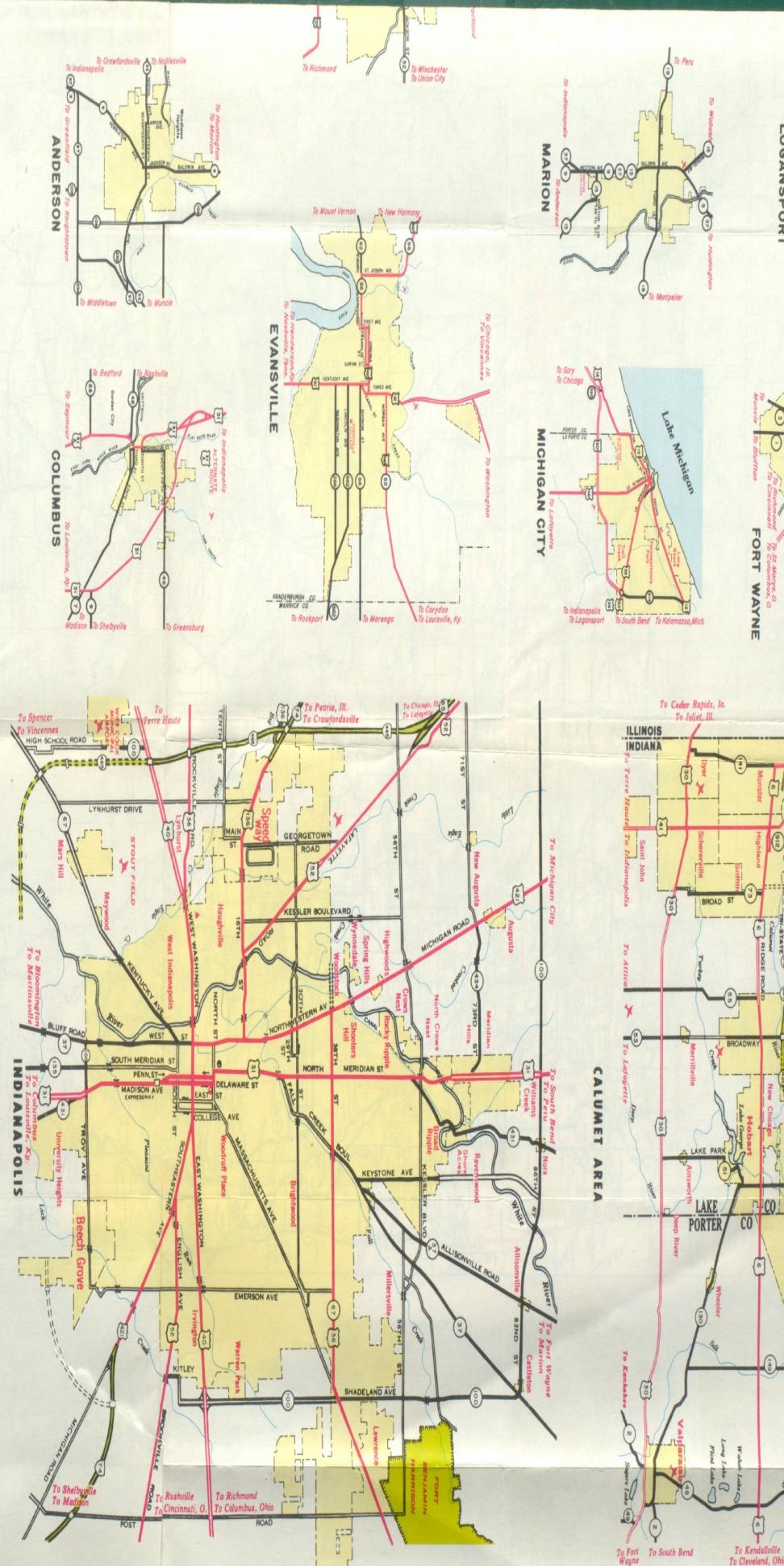
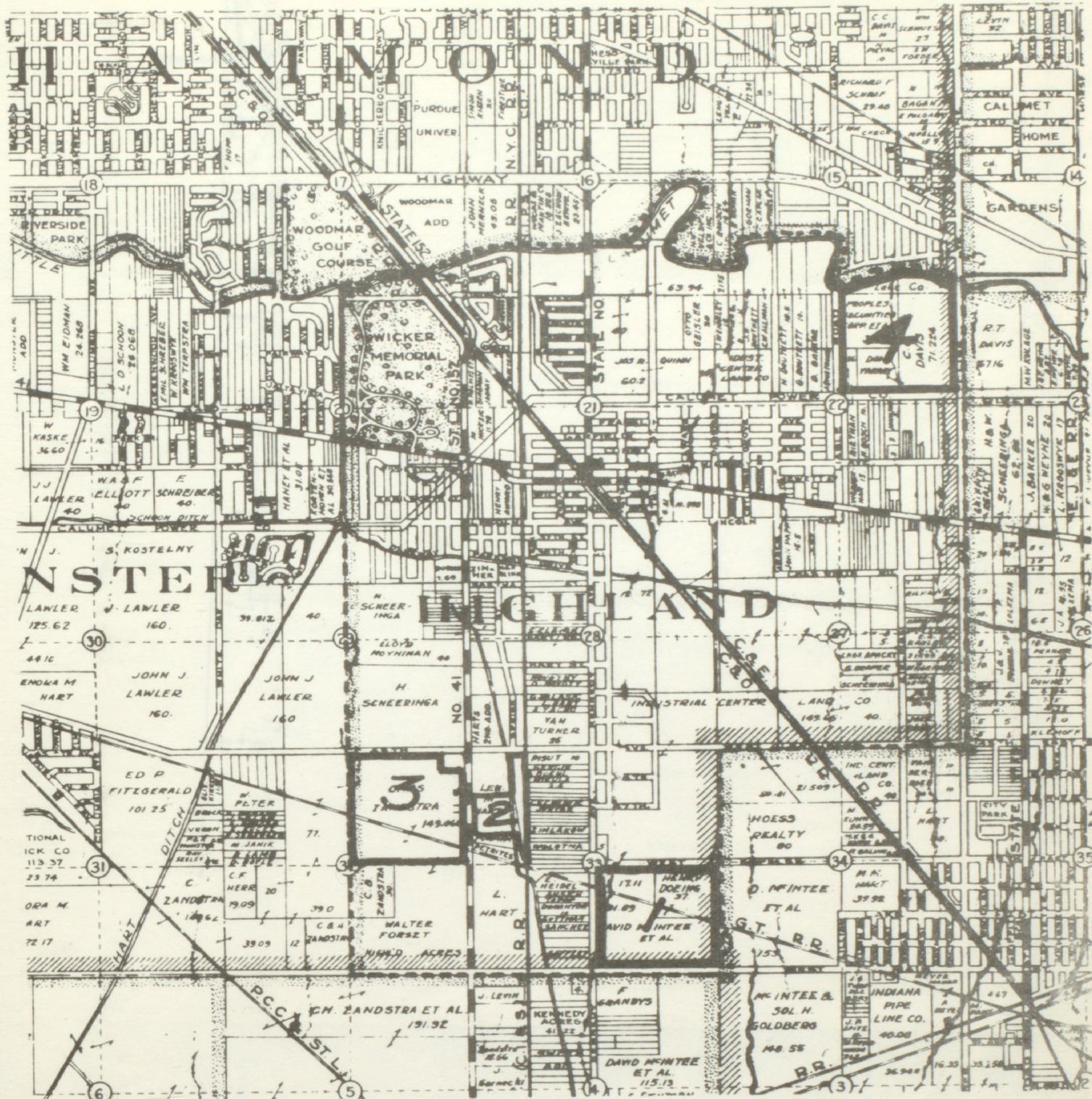


EXHIBIT B



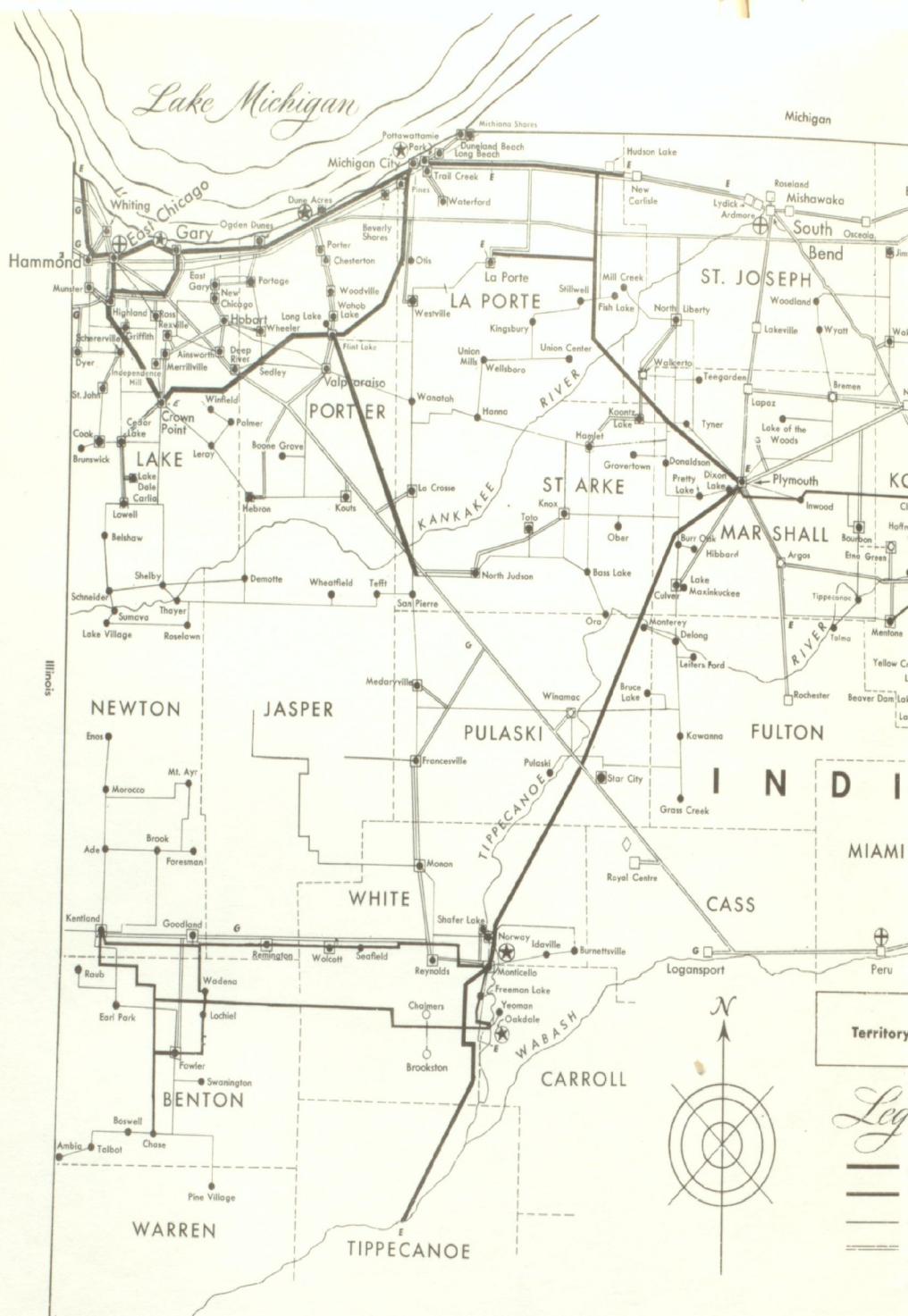
HIGHLAND, INDIANA

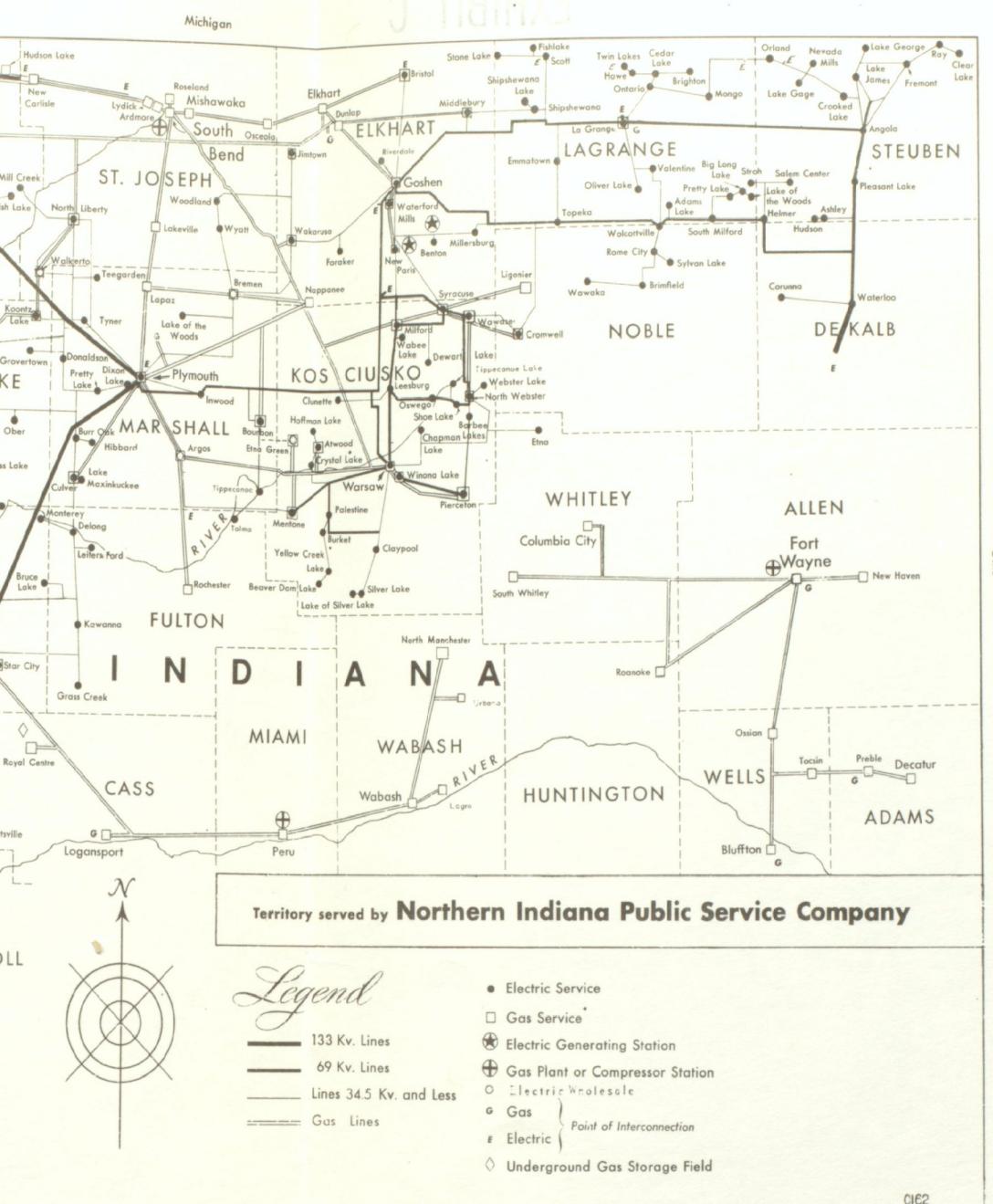
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EXHIBIT C

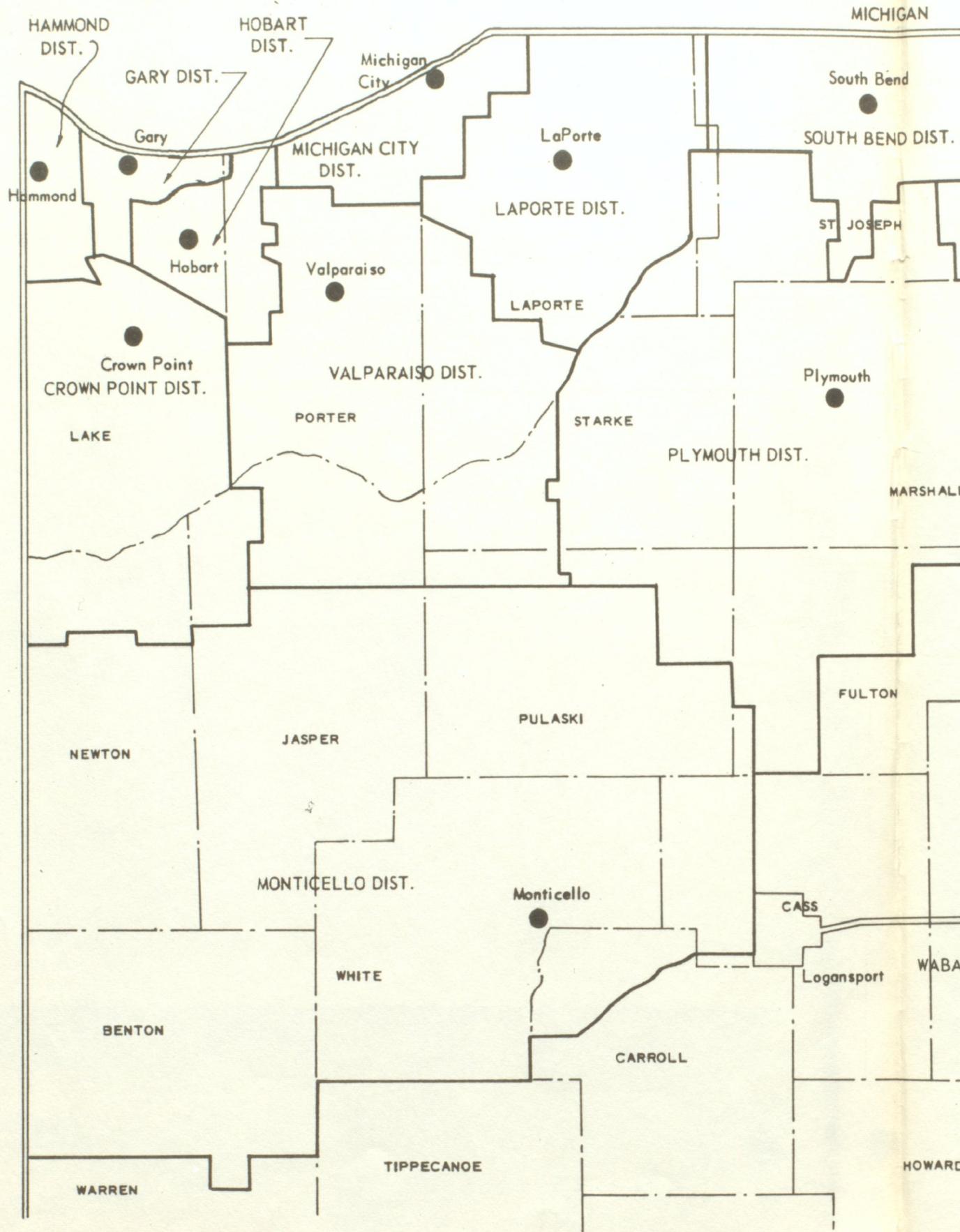
D







NORTHERN INDIANA PUBLIC SERVICE COMPANY



PUBLIC SERVICE COMPANY DISTRICTS AND DISTRICT HEADQUARTERS

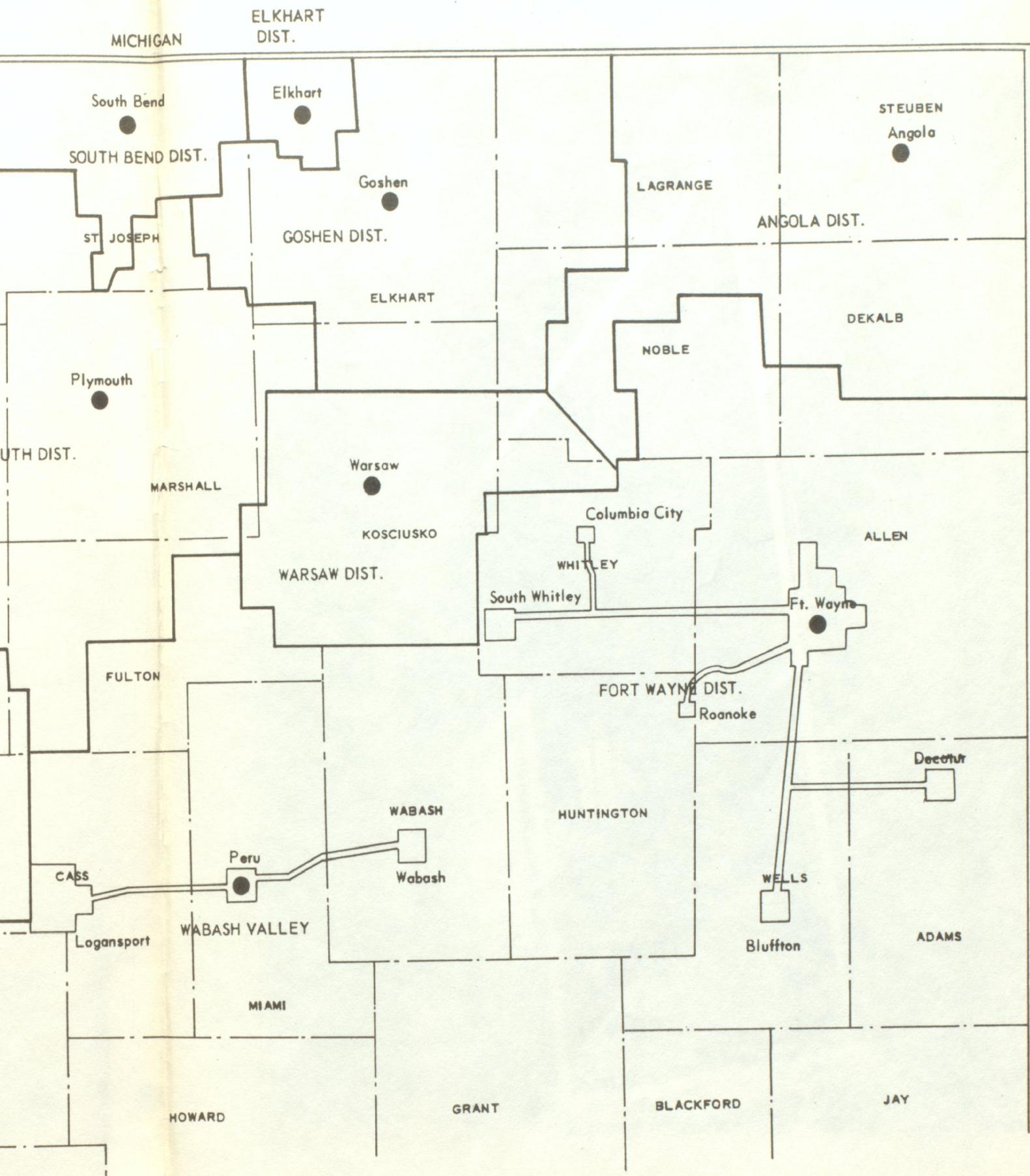
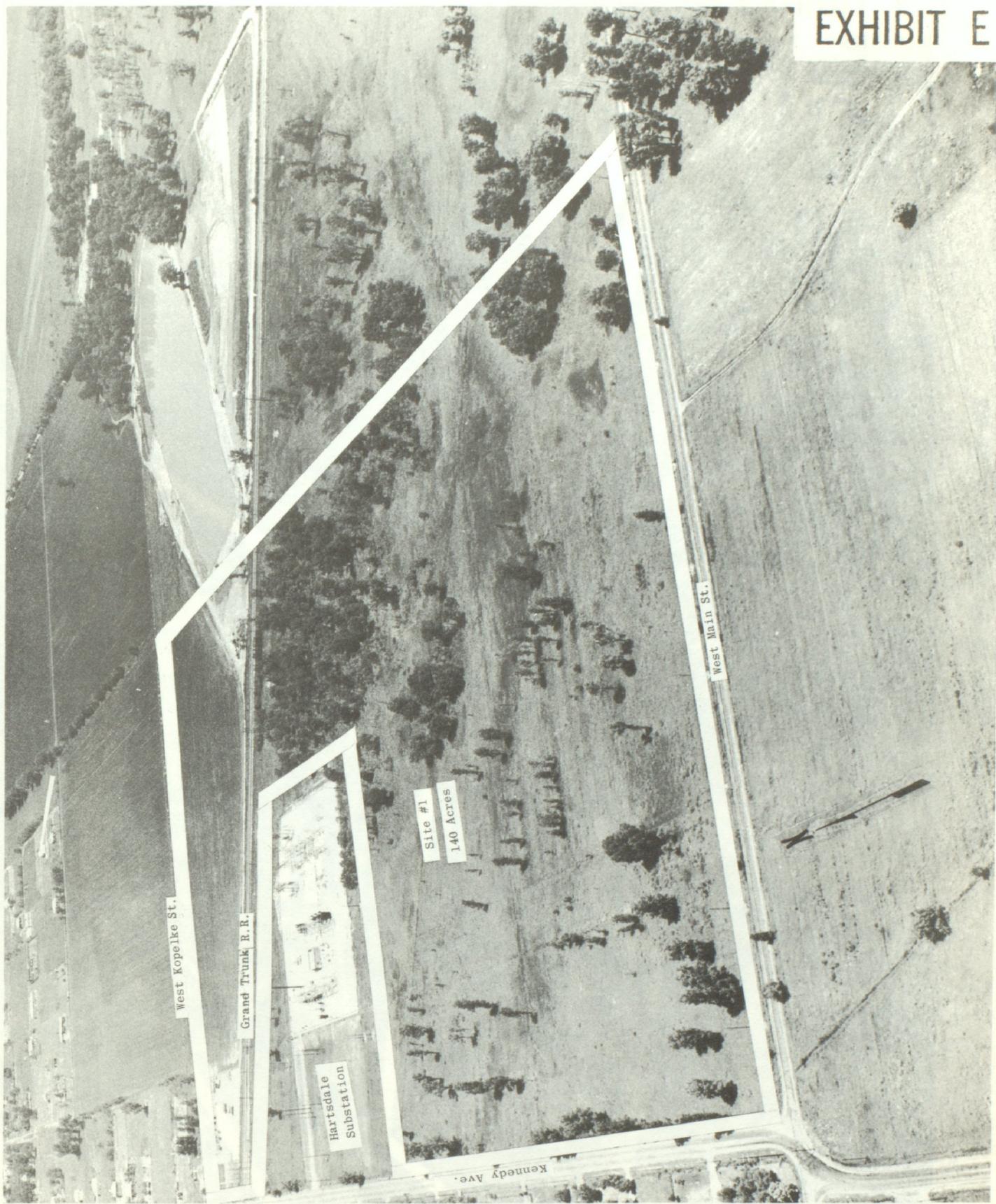
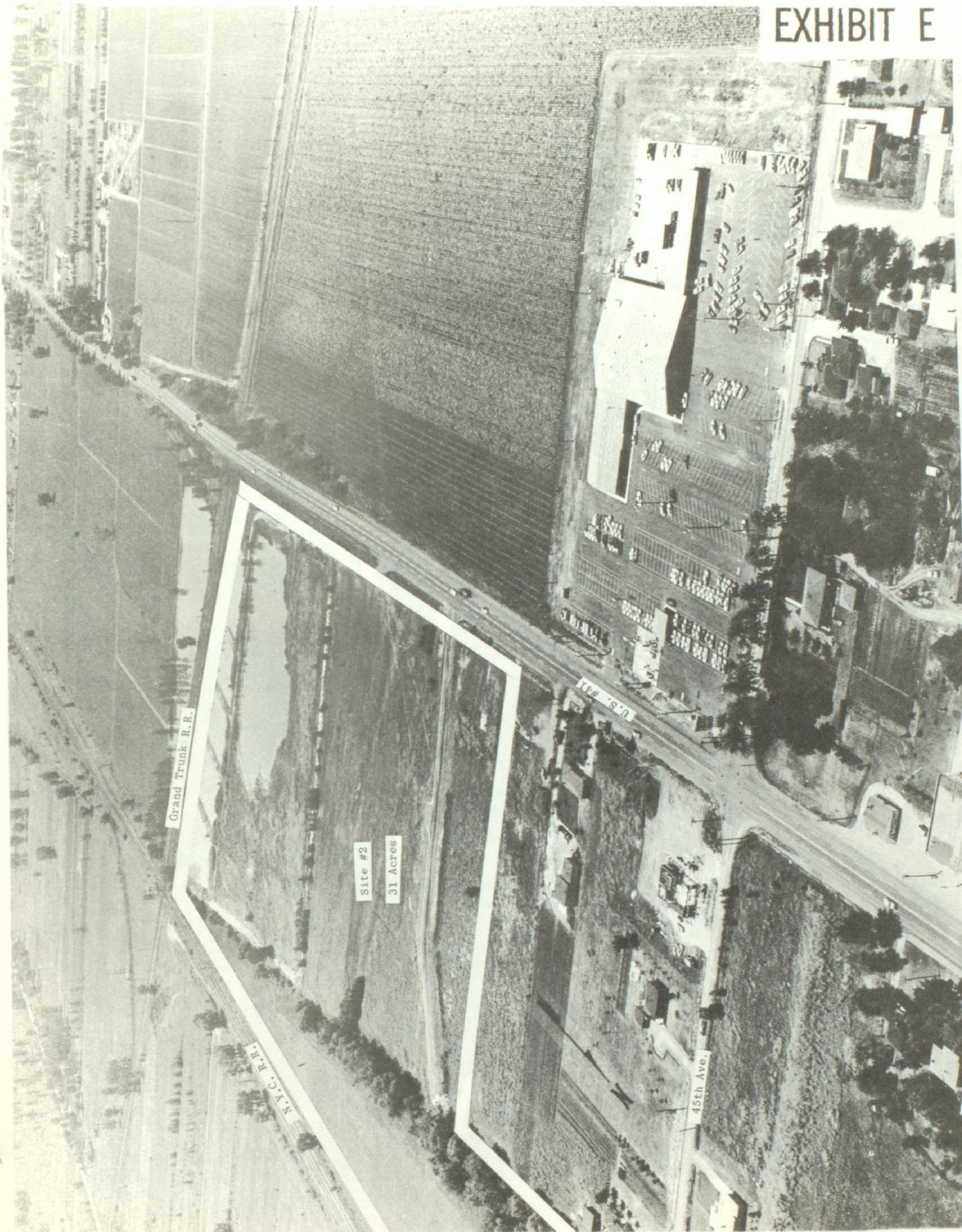


EXHIBIT E



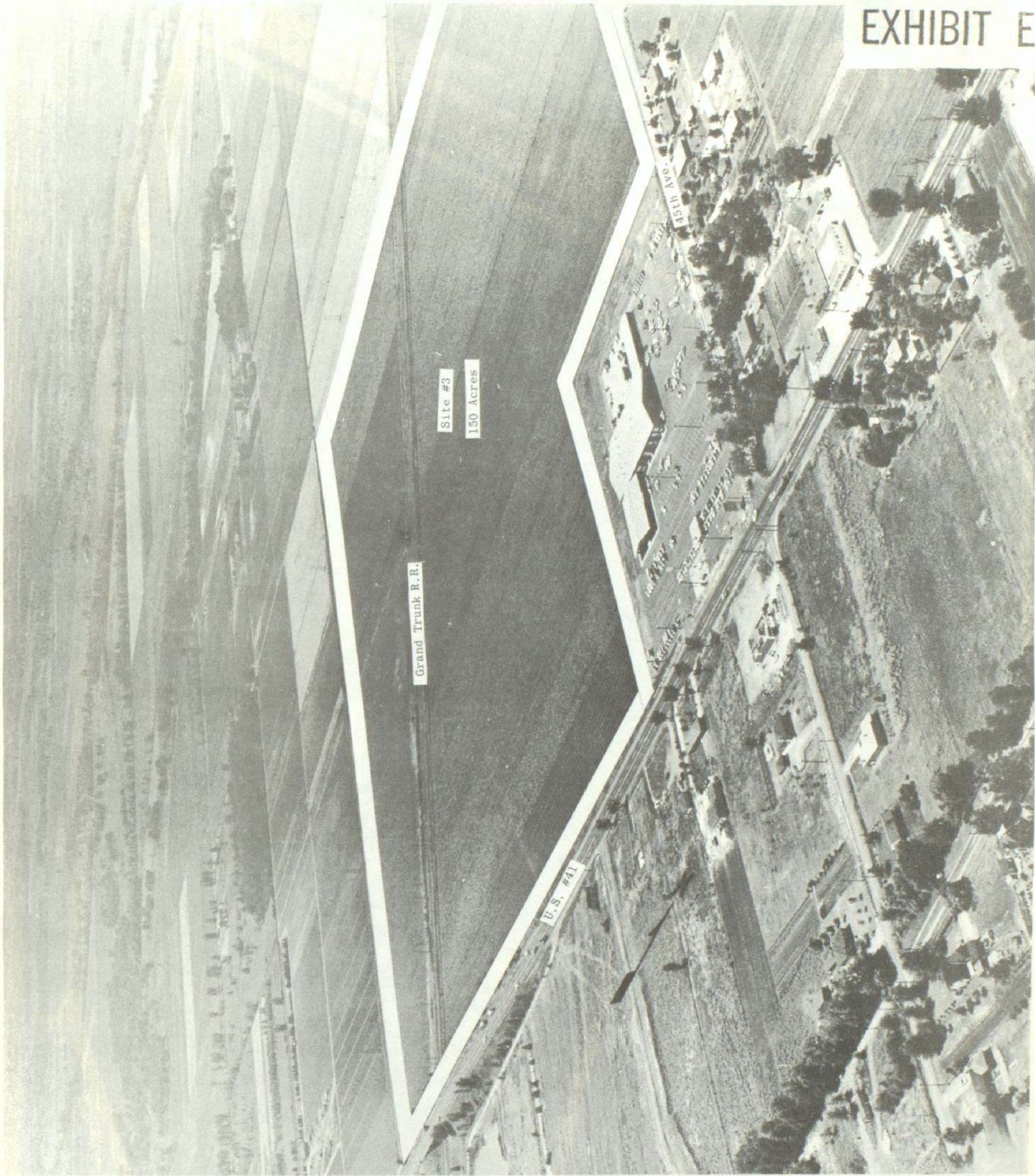
INDUSTRIAL SITE #1, HIGHLAND, INDIANA

EXHIBIT E



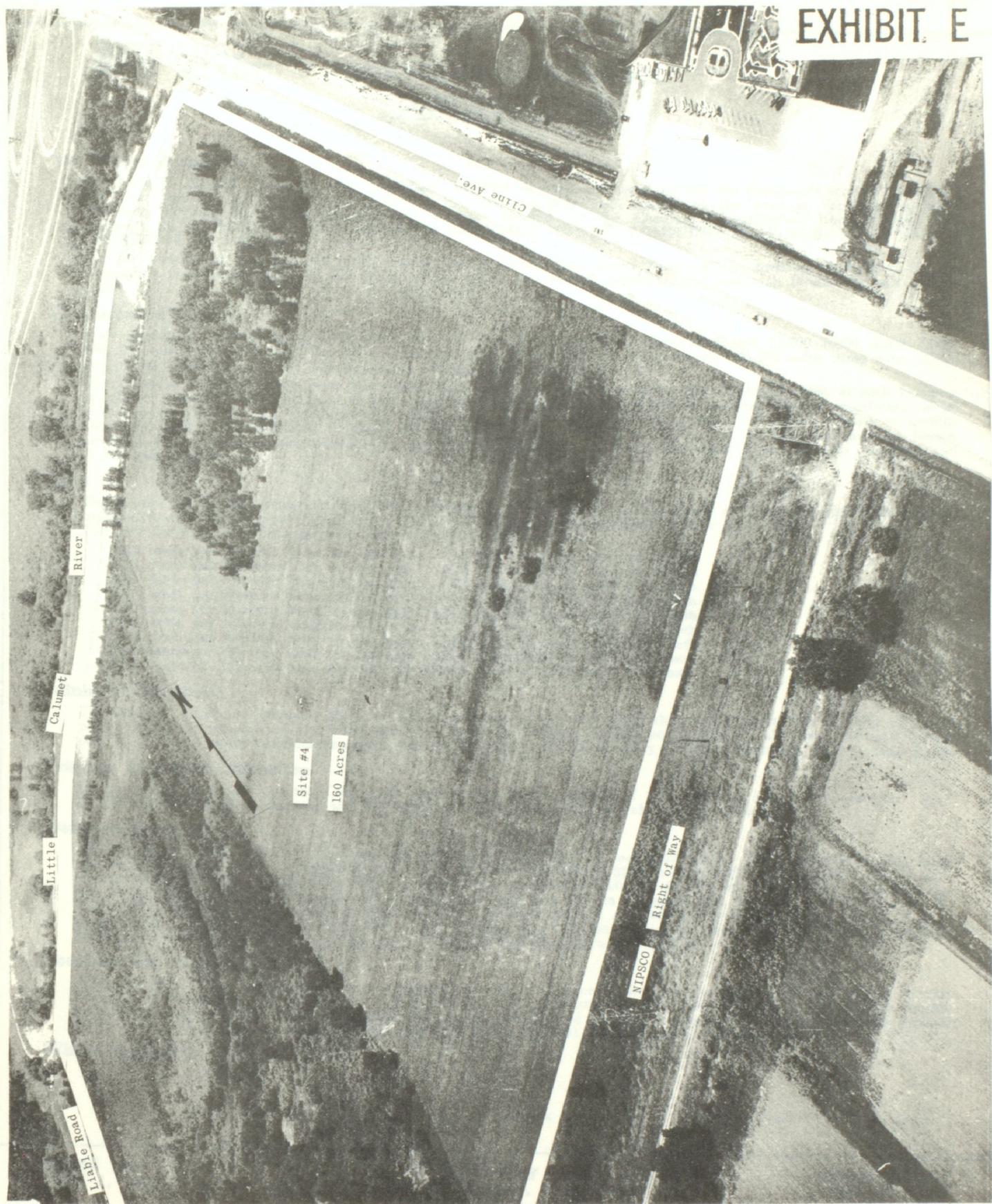
HIGHLAND INDUSTRIAL PARK - SITE #2

EXHIBIT E



INDUSTRIAL SITE #3, HIGHLAND, INDIANA

EXHIBIT E



INDUSTRIAL SITE #4, HIGHLAND, INDIANA

RATE "IIIA3"
RATE "IIAR3"RATE FOR ELECTRICAL SERVICE
GENERAL POWER**To Whom Available**

Available to **POWER** customers for **GENERAL POWER** service who regularly use the Company's service throughout the year (and also to seasonal users so long as they pay regularly each month of the year at least the monthly Minimum Payment herein provided for) and who are located on the Company's distribution lines suitable and adequate for supplying the service requested in the **CITIES, TOWNS, COMMUNITIES, SUBURBAN or RURAL TERRITORY** listed below.

For the purpose of applying this tariff, where filed for other than Rural Territory, the territory is defined by the Company's map which indicates the limits within which this rate is available, and said map is made a part of this tariff.

Character of Service

Only alternating current, sixty cycle, three phase is available at nominal voltages of 33,000, 11,500, 6,900, 4,000, 2,300, 460, 230 volts or 115-199 volts, four wire; or single phase at a voltage of approximately 115-230 volts, three wire. (Only one primary voltage and only one secondary voltage will be supplied.)

The Company will supply service to the extent of the capacity available from its electric supply lines, at such frequency, phase, regulation and voltage as it has available at the location where service is required, and, if transformation of voltage is requested by the Customer will transform its primary voltage to one standard secondary voltage as hereinabove set forth. Any applicant requiring service differing from that to be supplied by the Company as herein provided shall provide proper converting, transforming, regulating, or other equipment upon his own premises and at his own expense.

Rate

The charge for service rendered under this schedule is based upon the measurement of electric energy at the voltage supplied to the customer on the secondary side of the transformers furnished by the Company. The rate for electric energy supplied hereunder shall be as follows:

5.00 cents per kilowatt hour for the first	100 kilowatt hours used per month
4.50 cents per kilowatt hour for the next	200 kilowatt hours used per month
4.00 cents per kilowatt hour for the next	200 kilowatt hours used per month
3.50 cents per kilowatt hour for the next	1,000 kilowatt hours used per month
3.00 cents per kilowatt hour for the next	1,500 kilowatt hours used per month
2.70 cents per kilowatt hour for the next	2,000 kilowatt hours used per month
2.25 cents per kilowatt hour for the next	5,000 kilowatt hours used per month
2.15 cents per kilowatt hour for the next	25,000 kilowatt hours used per month
2.00 cents per kilowatt hour for all over	35,000 kilowatt hours used per month

Minimum Payment

The monthly Minimum Payment shall be \$1.00 per horse power or fraction thereof per month for the first 25 horse power of the connected load and \$0.50 per horse power or fraction thereof per month for all connected load in excess of 25 horse power provided, however, that in no case shall the Monthly Minimum Payment be less than \$2.50.

Primary Metering Correction

If the service is metered at the Company's primary supply line voltage of 2,300 volts or above, five per cent (5%) of the kilowatt hours so metered will be deducted before computing the charge for service.

Deferred Payment

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U. S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen day period.

Reconnection Charge

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve month period, a charge will be made by the Company to cover the cost of discontinuance and re-establishment of service, which charge shall in no case be less than one One Dollar (\$1.00) for each such reconnection.

Where Available

(Cancelling Rate IIIA1 as included in Tariff P.S.C.I. No. E-----)

Issued Date
April 1, 1946

Issued by
Dean H. Mitchell, President
Hammond, Indiana

Effective Date
May 1, 1946

Rate IIIB 6
Rate IIIBR 6

OPTIONAL (Customer's Option)

P.S.C.I. No. E-
Supplement No. _____

NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE FOR ELECTRICAL SERVICE
POWER
INTERMITTENT OR SEASONAL BASIS

No. 1 of 2 Sheets

TO WHOM AVAILABLE

Available to POWER Customers for INTERMITTENT OR SEASONAL POWER service, who are located adjacent to the Company's distribution lines suitable and adequate for supplying the service requested in any of the CITIES, TOWNS, COMMUNITIES, SUBURBAN TERRITORY and RURAL TERRITORY listed at the end of this schedule.

For the purpose of applying this tariff, where filed for other than rural territory, the territory is defined by the Company's map which indicates the limits within which this rate is available, and said map is made a part of this tariff.

CHARACTER OF SERVICE

Only alternating current, sixty-cycle, three-phase is available at nominal voltages of 34,500, 12,000, 6,900, 4,000, 2,300, 460 or 230 volts; or single-phase at a nominal voltage of 115-230 volts, three wire. (Only one primary voltage and only one secondary voltage will be supplied.)

The Company will supply service to the extent of the capacity available from its electrical supply lines at such frequency, phase, regulation and voltage as it has available at the location where service is required, and, if transformation of voltage is requested by the Customer, will transform its primary voltage to one standard secondary voltage as hereinabove set forth. Any applicant requiring service differing from that to be supplied by the Company as herein provided shall provide proper converting, transforming, regulating, or other equipment upon his own premises and at his own expense.

CONTRACT FOR SERVICE

As a condition precedent to the Company supplying service under this schedule, the Customer shall enter into a written contract with the Company, the initial contract period being a period adequate to warrant the investment on the part of Company for the lines, transformers, and other equipment necessary to serve the Customer. No contract period shall be less than one year. In case the rates in effect under this schedule at the time of making any such contract are thereafter raised by authority of the Public Service Commission, the Customer under such contract shall have the right to discontinue the service at any time within 60 days from the date the rate increase becomes effective, upon giving the Company at least 10 days' written notice of his election so to do.

RATE

The charge for service rendered under this schedule is based upon the measurement of the electrical energy at the voltage supplied to the Customer on the secondary side of the transformers furnished by the Company.

The rates for electrical energy supplied hereunder shall be as follows:

5.00¢ per kilowatt hour for the first	100 kilowatt hours used per month
4.50¢ per kilowatt hour for the next	200 kilowatt hours used per month
4.00¢ per kilowatt hour for the next	200 kilowatt hours used per month
3.50¢ per kilowatt hour for the next	1,000 kilowatt hours used per month
3.00¢ per kilowatt hour for the next	1,500 kilowatt hours used per month
2.70¢ per kilowatt hour for the next	2,000 kilowatt hours used per month
2.25¢ per kilowatt hour for the next	5,000 kilowatt hours used per month
2.15¢ per kilowatt hour for the next	25,000 kilowatt hours used per month
2.00¢ per kilowatt hour for all over	35,000 kilowatt hours used per month

ANNUAL MINIMUM PAYMENT

The Minimum Payment under this schedule shall be made for each calendar year during which service is rendered. The amount of the Annual Minimum Payment shall be determined by applying the following table of payments to the Required Electrical Capacity (as hereinafter defined):

\$90.00 per calendar year for the first 5 kilovolt-amperes or less of Required Electrical Capacity
18.00 per calendar year per kilovolt-ampere for the next 45 kilovolt-amperes of Required Electrical Capacity
12.00 per calendar year per kilovolt-ampere for all over 50 kilovolt-amperes of Required Electrical Capacity

Rate IIIB 6
Rate IIIBR 6

OPTIONAL (Customer's Option)

P.S.C.I. No. E- _____
Supplement No. _____

NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE FOR ELECTRICAL SERVICE
POWER
INTERMITTENT OR SEASONAL BASIS

No. 2 of 2 Sheets

ANNUAL MINIMUM PAYMENT (Continued)

The Annual Minimum Payment above provided for shall be payable during each calendar year in accordance with the following table:

- At least 10% of the Annual Minimum Payment shall have been paid on or before the date the May service bill is due.
- At least 25% of the Annual Minimum Payment shall have been paid on or before the date the June service bill is due.
- At least 50% of the Annual Minimum Payment shall have been paid on or before the date the July service bill is due.
- At least 75% of the Annual Minimum Payment shall have been paid on or before the date the August service bill is due.
- At least 90% of the Annual Minimum Payment shall have been paid on or before the date the September service bill is due.
- At least 100% of the Annual Minimum Payment shall have been paid on or before the date the October service bill is due.

In case the accumulated payments made by any Customer in any calendar year for electrical energy are at any time less than the Annual Minimum Payment then due as hereinabove set forth, then the Customer shall prepay for electrical energy to the extent necessary in order that his accumulated payments to date for that year will be the minimum amount then due as hereinabove provided. Such prepaid electrical energy may be used at any time before the end of the calendar year.

PRIMARY METERING CORRECTION

If the service is metered at the Company's primary supply line voltage of 2,300 volts or above, 5% of the kilowatt hours so metered will be deducted before computing the charge for service.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U.S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

REQUIRED ELECTRICAL CAPACITY

The required electrical capacity shall be the kilovolt ampere capacity required to serve the Customer's load under maximum operating conditions and shall be subject to increase if a check of the Customer's load indicates an increase in requirement.

RECONNECTION CHARGE

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve-month period, a charge will be made by the Company to cover the cost of discontinuance and re-establishment of service, which charge shall in no case be less than \$1.00 for each such reconnection.

WHERE AVAILABLE

Issued Date

Issued By

Effective Date

Dean H. Mitchell, President
Hammond, Indiana

Place Available

Next Connection on _____

EXPIRED DATE

REASON FOR EXPIRATION

EXPIRED DATE

REASON FOR EXPIRATION

EXPIRED DATE

Rate "IIC13—IICR13"

OPTIONAL (Customer's Option)

Rate "IIC13—IICR13"

P. S. C. No. E.....

Supplement No.....

NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE FOR ELECTRICAL SERVICE
COMMERCIAL LIGHT AND/OR POWER

To Whom Available

Available to **COMMERCIAL** customers for **LIGHT** and/or **POWER** service who regularly use the Company's service throughout the year (and also to seasonal users so long as they pay regularly each month of the year at least the monthly Minimum Payment herein provided for) and who are located on the Company's distribution lines suitable and adequate for supplying the service requested in the **CITIES, TOWNS, COMMUNITIES, SUBURBAN TERRITORY and RURAL TERRITORY** listed below.

For the purpose of applying this tariff, where filed for other than rural territory, the territory is defined by the Company's map which indicates the limits within which this rate is available and said map is made a part of this tariff.

Character of Service

Only alternating current, sixty cycle, three phase is available at voltages of approximately 13200, 11500, 6900, 4000, 2300, 460 or 230 volts; or single phase at a voltage of approximately 115-230 volts, three-wire; or 115/199 volts, four-wire. (Only one primary voltage and only one secondary voltage will be supplied.)

The Company will supply service from its electrical supply lines at only such frequency, phase, regulation, and primary voltage as it has available in the location where service is required, and, if transformation of voltage is desired by the customer, will transform its primary voltage to one standard secondary voltage as hereinabove set forth, with the exception that 115/199 volt four-wire service will be furnished only at such locations where the Company has installed a suitable network for supplying such voltages.

When both light and power are taken by the customer under this schedule through separate meters the readings of such meters will not be combined, but will be computed separately under this schedule for each meter supplied. When the customer desires combined metering of the light and power circuits, the customer shall provide upon his own premises and at his own expense the proper insulating transformers, regulators, and other equipment necessary to take lighting from the power service. Such lighting load shall be balanced between phases, if in the judgment of the Company such balancing is necessary. The Company will not be obligated to give closer voltage regulation under such conditions than that provided for its power service.

The customer shall further furnish, where in the Company's opinion it is required, a suitable vault free of charge for housing the transformers, switches, and protective equipment of the Company in accordance with the plans and specifications furnished by the Company.

Contract for Service

As a condition precedent to the Company supplying service under this schedule, the customer shall enter into a written contract with the Company, the initial contract period being a period adequate to warrant the investment on the part of the Company for the lines, transformers, and other equipment necessary to serve the customer. No contract period shall be less than one year.

In case the rates in effect under this schedule at the time of making any such contract are thereafter raised by the authority of the Public Service Commission, the customer under such contract shall have the right to discontinue the service at any time within sixty (60) days from the date the rate increase becomes effective, upon giving the Company at least ten (10) days written notice of his election so to do.

Rate

Rates charged for service rendered under this schedule are based upon the measurement of the electrical energy at the voltage supplied to the customer on the secondary side of the transformers furnished by the Company.

The rates for electrical energy supplied hereunder shall be as follows:

Two Part: Demand Payment and Energy Payment being added.

Demand Payment

\$11.00 for the first 5 kilowatts or less of Maximum Demand per month
2.20 per kilowatt per month for all over 5 kilowatts of Maximum Demand per month

Energy Payment

3.0 cents per kilowatt hour for the first 500 kilowatt hours used per month
2.5 cents per kilowatt hour for the next 2,000 kilowatt hours used per month
2.0 cents per kilowatt hour for the next 2,500 kilowatt hours used per month
1.5 cents per kilowatt hour for all over 5,000 kilowatt hours used per month

Monthly Minimum Payment

The Monthly Minimum Payment shall be the Demand Payment applicable to sixty per cent (60%) of the highest Demand created by the customer during the immediately preceding eleven-month period, plus the energy used in the current month as determined by the energy schedule above.

Where Available

(Canceling Rate IIC10—IICR10; IIC10—IICR10 made effective April 16, 1938)

(Rate Continued on Reverse Side)

Issued by
DEAN H. MITCHELL, President
Hammond, Indiana

ISSUED DATE

October 3, 1939

EFFECTIVE DATE

November 1, 1939

Rate "IIIC13-IIICR13"

Rate "IIIC13-IIICR13" (Continued):

Determination of Amount of Electrical Service Supplied

The electrical service to be supplied under this rate shall be measured, as to Maximum Demand and Energy Consumption, by suitable meters to be installed by the Company.

Determination of Maximum Demand

The Maximum Demand shall be determined as follows:

1. The Maximum Demand shall be determined from the readings or indications of suitable demand measuring instruments, provided, however, that if welding machines or other apparatus where the use of electricity is intermittent or subject to violent fluctuations constitute a part of the entire load, then the measurements shall be increased by the connected load in welding machines or other such apparatus, and the sum taken as the Maximum Demand. The Company further reserves the right to require the customer to provide at his own expense suitable apparatus to reasonably limit such intermittence or fluctuations, where in the Company's judgment such apparatus is necessary to prevent undue interference with the service of the Company.
2. The Maximum Demand shall be taken as the highest average load in kilowatts occurring during any fifteen (15) consecutive minutes of the month; provided, however, that if such load shall be less than fifty per cent (50%) of the Maximum momentary demand in kilowatts, then the Maximum Demand shall be taken at fifty per cent (50%) of such maximum momentary demand; provided, further, that the Maximum Demand shall not be less than eighty per cent (80%) of the product of the actual voltage multiplied by the maximum amperes in any phase multiplied by 1.73.

Primary Metering Correction

If the service is metered at the Company's primary supply line voltage of 2300 volts or above, three per cent (3%) of the kilowatt hours so metered will be deducted before computing the Energy Payment.

Deferred Payment

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, ten per cent (10%) of the amount of the bill; and to bills in excess of \$3.00 there shall be added ten per cent (10%) of the first \$3.00 of the bill, plus three per cent (3%) of the amount of the bill in excess of \$3.00, but no addition to exceed \$10.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U. S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen-day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

Reconnection Charge

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve-month period, a charge will be made by the Company to cover the cost of discontinuance and re-establishment of service, which charge shall in no case be less than One Dollar (\$1.00) for each such reconnection.

NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE SCHEDULE FOR ELECTRIC SERVICE
COMMERCIAL AND INDUSTRIAL LIGHT AND POWER

No. 1 of 2 Sheets

TO WHOM AVAILABLE

Available to COMMERCIAL and INDUSTRIAL Customers for LIGHT and POWER service, who enter into a written contract for electric service in accordance with this rate schedule, and who are located on the Company's electric supply lines suitable and adequate for supplying the service requested in any of the CITIES, TOWNS, COMMUNITIES, SUBURBAN TERRITORY and RURAL TERRITORY listed at the end of this schedule.

For the purpose of applying this tariff, the territory is defined by the Company's map which indicates the limits within which this rate schedule is available, and said map is made a part of this tariff.

CHARACTER OF SERVICE

Only alternating current, sixty cycle, three-phase is available at nominal voltages of 34,500, 4,000, 2,300, 460 or 230 volts. (Only one primary voltage and only one secondary voltage will be supplied.)

The Company will supply service to the extent of the capacity available from its electric supply lines, at such frequency, phase, regulation and primary voltage as it has available at the location where service is required; and, if transformation of voltage is requested by the Customer, will transform its primary voltage to one standard secondary voltage as hereinabove set forth. Any applicant requiring service differing from that to be supplied by the Company as herein provided shall provide proper converting, transforming, regulating, or other equipment upon his own premises and at his own expense.

The Customer will supply a suitable fire-proof building or other structures at or near the property line to house and support the protecting, switching, metering and transforming equipment in accordance with the plans and specifications furnished by the Company.

The Company shall not supply demands in excess of 10,000 kilowatts under this schedule.

CONTRACT FOR SERVICE

As a condition precedent to the Company supplying service under this schedule, the Customer shall enter into a written contract with the Company for a suitable initial contract period.

RATE

Rates charged for service rendered under this schedule are based upon the measurement of the electric energy at the voltage supplied to the Customer on the secondary side of the transformers furnished by the Company.

The rates for electric energy supplied hereunder shall be as follows:
(Two Part: Demand Payment and Energy Payment being added.)

Demand Payment

\$92.50 per month for the first 50 kilowatts or less of Demand per month	1.35 per kilowatt per month for the next 50 kilowatts of Demand per month
1.25 per kilowatt per month for all over 100 kilowatts of Demand per month	

Energy Payment

3.0 cents per kilowatt hour for the first 5,000 kilowatt hours used per month	
2.0 cents per kilowatt hour for the next 5,000 kilowatt hours used per month	
1.2 cents per kilowatt hour for the next 10,000 kilowatt hours used per month	
1.0 cents per kilowatt hour for the next 30,000 kilowatt hours used per month	
0.9 cents per kilowatt hour for the next 700,000 kilowatt hours used per month	
0.77 cents per kilowatt hour for all over 750,000 kilowatt hours used per month	

MONTHLY MINIMUM PAYMENT

The Monthly Minimum Payment shall be equivalent to the Monthly Demand Payment applicable to 80% of the highest billing demand of the previous twelve months; but in no case shall the Monthly Minimum Payment be less than \$92.50.

DETERMINATION OF AMOUNT OF ELECTRIC SERVICE SUPPLIED

The electric service to be supplied under this rate shall be measured, as to Maximum Demand, Energy Consumption, and Power Factor, by suitable meters to be installed by the Company.

Rate IIIC22 OPTIONAL (Customer's Option)
(Rev. 12-61)

P.S.C.I. No. E- _____
Supplement No. _____

**NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE SCHEDULE FOR ELECTRIC SERVICE
COMMERCIAL AND INDUSTRIAL LIGHT AND POWER**

No. 2 of 2 Sheets

ADJUSTMENT OF ENERGY CHARGES FOR COST OF FUEL

The above Energy Payment shall be adjusted for the cost of fuel in accordance with the provisions of Rule 39 of the Company's General Rules and Regulations applicable to Electric Service.

DETERMINATION OF MAXIMUM DEMAND

Customer's maximum demand in any month shall be determined by maximum demand instruments. The maximum demand of electric energy supplied in any month shall be taken as the highest average load in kilowatts occurring during any 30 consecutive minutes of the month; provided, however, that if such load shall be less than 50% of the maximum momentary demand in kilowatts, then the maximum demand shall be taken at 50% of such maximum momentary demand.

DETERMINATION OF AVERAGE POWER FACTOR

The Average Power Factor for the month shall be determined by computation from the registration of a watthour meter, and a reactive volt-ampere-hour meter, by dividing the registration of the watthour meter by the square root of the sum of the square of the registration of the watthour meter and the square of the registration of the reactive volt-ampere-hour meter.

Metering of power factor for loads of new customers for their initial three month period under this rate, and for customers requiring less than 300 kilowatts regularly, may, at the option of the Company, be omitted; in which case the power factor of the customer shall be considered to be within the range of 80% lagging to 90% lagging.

DETERMINATION OF BILLING DEMAND

The service supplied by the Company shall be taken by the Customer whenever possible at an average power factor of not less than 80% lagging. If the service is taken at an average power factor of less than 80% lagging, then the Demand for billing purposes shall be increased 1% for each 1% the average power factor is below 80% lagging. If service is taken at an average power factor of more than 90% lagging, then the Demand for billing purposes shall be decreased 1% for each 1% the average power factor is above 90% lagging. If the power factor is leading during any interval of time, it shall be considered to be unity during such interval of time.

DEDUCTIONS

1. Deduction for Load Factor: If the energy in kilowatt hours for any month exceeds the product of 200 multiplied by the number of kilowatts constituting the Billing Demand for that month, then there shall be deducted from the Energy Payment three-tenths cents (0.3¢) per kilowatt hour for such excess kilowatt hours.
2. Deduction for Customer Owned Transformers: If the service is taken by the Customer at his property line and at the Company's supply line voltage of 11,500 volts or above, the Customer supplying and maintaining all high tension and transforming equipment installed on his premises, a discount of 10% will be made on the monthly demand payment.
3. Deduction for Primary Metering: If the service is metered at the Company's primary supply line voltage of 2,300 volts or above, 5% of the kilowatt hours so metered will be deducted before computing the Energy Payment.

WHERE AVAILABLE

CANCELLATION - Cancelling Rate IIIC22 of Tariff P.S.C.I. No. E- _____, Supplement No. _____.

Issued Date

December 1, 1961

Issued By
Dean H. Mitchell, President
Hammond, Indiana

Effective Date

January 1, 1962

Rate 214 OPTIONAL (Customer's Option)

P.S.C.I. No. G-
Supplement No.

NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE FOR GAS SERVICE
INDUSTRIAL

TO WHOM AVAILABLE

Available to INDUSTRIAL customers for GENERAL service who regularly use the Company's service throughout the year (and also to seasonal users so long as they pay regularly each month of the year at least the monthly Minimum Payment herein provided for) and who are located on the Company's distribution mains suitable and adequate for supplying the service requested in the CITIES, TOWNS, COMMUNITIES or SUBURBAN TERRITORY listed below.

CHARACTER OF SERVICE

This rate applies only to gas having a monthly average total heating value of approximately 1,000 British thermal units per cubic foot.

RATE

\$10.00 for the first 5,000 cubic feet or less used per month
16 cents per 100 cubic feet for the next 5,000 cubic feet used per month
12 cents per 100 cubic feet for the next 10,000 cubic feet used per month
10 cents per 100 cubic feet for the next 80,000 cubic feet used per month
9 cents per 100 cubic feet for all over 100,000 cubic feet used per month

MINIMUM PAYMENT

The Customer's Minimum Payment under this rate shall be \$10.00 per meter per month.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U. S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen day period.

RECONNECTION CHARGE

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve month period, a charge of \$1.00 will be made by the Company to cover a part of the cost of discontinuance and re-establishment of service.

WHERE AVAILABLE

Issued Date

Issued By
Dean H. Mitchell, President
Hammond, Indiana

Effective Date

NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE FOR GAS SERVICE
INDUSTRIAL

TO WHOM AVAILABLE

Available to INDUSTRIAL Customers for GENERAL service who regularly use the Company's service throughout the year (and also to seasonal users so long as they pay regularly each month of the year at least the monthly Minimum Payment herein provided for) and who are located on the Company's distribution mains suitable and adequate for supplying the service requested in the CITIES, TOWNS, COMMUNITIES, SUBURBAN TERRITORY or RURAL TERRITORY listed below.

CHARACTER OF SERVICE

This rate applies only to gas having a monthly average total heating value of approximately 1,000 British thermal units per cubic foot.

RATE

25.0 cents per 100 cubic feet for the first 1,000 cubic feet used per month
18.0 cents per 100 cubic feet for the next 1,000 cubic feet used per month
15.5 cents per 100 cubic feet for the next 1,000 cubic feet used per month
15.0 cents per 100 cubic feet for all over 3,000 cubic feet used per month

MINIMUM PAYMENT

The Customer's Minimum Payment under this rate shall be \$1.00 per meter per month.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U.S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen-day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

RECONNECTION CHARGE

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve-month period, a charge of \$1.00 will be made by the Company to cover a part of the cost of discontinuance and re-establishment of service.

WHERE AVAILABLE

Issued Date

Issued By

Effective Date

Dean H. Mitchell, President
Hammond, Indiana

NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE FOR GAS SERVICE
INDUSTRIAL SPACEHEATING

TO WHOM AVAILABLE

Available to INDUSTRIAL Customers for SPACEHEATING service who regularly use the Company's service throughout the year (and also to seasonal users so long as they pay regularly each month of the year at least the monthly Minimum Payment herein provided for) and who are located on the Company's distribution mains suitable and adequate for supplying the service requested in the CITIES, TOWNS, COMMUNITIES, SUBURBAN TERRITORY or RURAL TERRITORY listed below.

For the purpose of applying this tariff, a spaceheating Customer is defined as a Customer who regularly uses and depends for spaceheating service solely upon a gas-fired central heating plant or other gas-fired spaceheating equipment. Heating service to roof-top sprinkling system water tanks used exclusively for fire protective purposes shall be included under this classification.

This spaceheating equipment must be on a meter separate from any other gas consuming equipment, and will be billed separately and independently of any other usage of the Customer.

CHARACTER OF SERVICE

This rate applies only to having a monthly average total heating value of approximately 1,000 British thermal units per cubic foot.

RATE

25.0 cents per 100 cubic feet for the first 1,000 cubic feet used per month
18.0 cents per 100 cubic feet for the next 1,000 cubic feet used per month
15.5 cents per 100 cubic feet for the next 1,000 cubic feet used per month
12.0 cents per 100 cubic feet for the next 3,000 cubic feet used per month
8.0 cents per 100 cubic feet for all over 6,000 cubic feet used per month

MINIMUM PAYMENT

The Customer's Minimum Payment under this rate shall be \$1.00 per meter per month.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, ten per cent (10%) of the amount of the bill; and to bills in excess of \$3.00 there shall be added ten per cent (10%) of the first \$3.00 of the bill, plus three per cent (3%) of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U. S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen-day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within such fifteen-day period.

RECONNECTION CHARGE

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve-month period, a charge of \$1.00 will be made by the Company to cover a part of the cost of discontinuance and re-establishment of service.

WHERE AVAILABLE

Customer service rendered under this rate is available in the following areas of Northern Indiana:
Elkhart, Goshen, Mishawaka, South Bend, Elkhart Lake, and surrounding areas.

WHERE AVAILABLE

Issued Date 10/1/68 Issued By Dean H. Mitchell, President
Hammond, Indiana

Effective Date

Rate 158 OPTIONAL (Customer's Option)
Rate 258 _____
(Rev. 2-1-62)

P.S.C.I. No. G-
Supplement No. _____

NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE FOR GAS SERVICE
COMMERCIAL AND INDUSTRIAL

TO WHOM AVAILABLE

Available to COMMERCIAL or INDUSTRIAL Customers for GENERAL service upon entering into a written contract for gas service in accordance with this rate schedule, and who are located on the Company's distribution mains suitable and adequate for supplying the service requested in the CITIES, TOWNS, COMMUNITIES or SUBURBAN TERRITORY listed below.

CHARACTER OF SERVICE

The gas supplied under this rate shall be Natural Gas, or a mixture of Natural Gas and other gases, depending on the Company's supply as available at the Customer's location, and having an average heating value of approximately 1,000 British thermal units per cubic foot. The heating value of the supply to a Customer shall be determined by means of the recording calorimeters metering the heating value of the supply to the Company's general distribution system from which the Customer is served.

When required by the Company, the Customer will supply a suitable fire-proof building or fire-proof room within a building on the Customer's premises at or near the property line in accordance with plans and specifications furnished by the Company. Such building will house the meters, regulators and other equipment to be installed by the Company for determining the volume of gas delivered to the Customer. Such building is to be well ventilated and provided with heat and electric light, if so specified by the Company.

RATE

\$150.00 for the first 200,000 cubic feet or less used per month
7.5¢ per 100 cubic feet for the next 800,000 cubic feet used per month
6.5¢ per 100 cubic feet for the next 2,000,000 cubic feet used per month
6.0¢ per 100 cubic feet for all over 3,000,000 cubic feet used per month

CORRECTION OF METERED QUANTITIES FOR BILLING PURPOSES

The unit of volume for the purposes of billing under this schedule shall be one cubic foot of gas at a temperature of 60°F, at an absolute pressure of 14.65 pounds per square inch, and having an average total heating value of 1,000 British thermal units (B.t.u.). For billing purposes, any maximum demand and commodity quantities as metered and corrected for temperature and pressure conditions, shall for B.t.u. value be corrected by multiplying by the average heating value per cubic foot of the gas, as determined for the latest monthly period available, and dividing by 1,000.

MINIMUM PAYMENT

The Customer's Minimum Payment under this rate shall be \$150.00 per month, provided, however, that in the case of an industrial customer requiring in excess of 100,000 cubic feet per day, in consideration of the obligation of the Company to provide the necessary service to supply such Customer, the minimum monthly payment to the Company shall be the amount determined by applying the rate to the Customer's minimum monthly requirement as stated in the contract.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added 3% of the amount of the bill. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U. S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen-day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

TERM OF CONTRACT

Any Customer requesting service under this rate shall enter into a written contract for an initial period of not less than one year, provided, however, that an industrial customer requiring in excess of 100,000 cubic feet per day, shall enter into a written contract for an initial term of not less than five years, and such contract shall continue from year to year thereafter unless cancelled by either party giving to the other 60 days' prior written notice of the termination of such contract at the end of the initial period or any yearly period thereafter.

WHERE AVAILABLE

CANCELLATION - Cancelling Rate 158-258, P.S.C.I. No. G- _____ Supplement No. _____

Issued Date _____

Issued By
Dean H. Mitchell, President
Hammond, Indiana

Effective Date _____

Rate 164
Rate 264

OPTIONAL (Customer's Option)

P.S.C.I. No. G-
Supplement No. _____

NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE FOR GAS SERVICE
COMMERCIAL AND INDUSTRIAL UNDER RULE 32 PROVISIONS
(SPACEHEATING AND/OR WATERHEATING WHERE GAS IS USED
IN COMBINATION WITH A STANDBY FUEL FOR PEAK LOAD RELIEF)

TO WHOM AVAILABLE

Available to COMMERCIAL and INDUSTRIAL SPACEHEATING and/or WATERHEATING Customers, whose loads do not qualify under currently effective B.t.u. input specifications or other restrictions applicable to a firm supply of gas, upon entering into a written contract; provided, however, that such gas consuming equipment shall be located at a point adjacent to one of the Company's gas mains where it has a sufficient supply for the service to be furnished hereunder, in the CITIES, TOWNS, COMMUNITIES or SUBURBAN TERRITORY listed below.

CHARACTER OF SERVICE

Service shall be available to Customers under contracts for an initial period of at least 12 months, with renewal of at least yearly periods, but the obligation of the Company shall not extend beyond the month of October 1965.

The gas supplied under this rate shall be Natural Gas, or a mixture of Natural Gas and other gases, depending on the Company's supply as available at the Customer's location, and having an average heating value of approximately 1,000 British thermal units per cubic foot.

When required by the Company, the Customer will supply a suitable fire-proof building or fire-proof room within a building on the Customer's premises at or near the property line in accordance with plans and specifications furnished by the Company. Such building will house the meters, regulators and other equipment to be installed by the Company for determining the volume of gas delivered to the Customer. Such building is to be well ventilated and provided with heat and electric light, if so specified by the Company.

Service under this rate schedule shall be available under the terms and provisions of Rule 32 of the Company's General Rules and Regulations Applicable to Gas Service.

RATE

The rate for gas delivered hereunder is as follows:

6¢ per 100 cubic feet for the first 35,000,000 cubic feet used per year, and
5¢ per 100 cubic feet for all over 35,000,000 cubic feet used per year

For the purpose hereof, the yearly period shall be the 12 month initial period as specified in the service contract, with annual anniversaries thereafter.

MINIMUM PAYMENT

None, except where applicable due to extension costs.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U. S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen-day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

CONTRACT

In the contract for service it shall be proper for the Company and any customer applying for and receiving service hereunder, to specify such provisions as may be agreed upon with respect to Customer's equipment, that is to be supplied with gas service furnished hereunder, and the maximum obligation of the Company to supply during the period gas is served.

The prices herein quoted, and the period to which the said prices apply, relate essentially to gas service supplied during off-peak periods, such gas becoming available to the Company during such off-peak periods, and the Company shall enter into contracts only to such extent, in the Company's sole determination, as can be served from the supply available during such periods.

The equipment served hereunder must be on a meter separate from any other gas consuming equipment, and will be billed separately and independently of any other usage of the Customer.

WHERE AVAILABLE

Issued Date

November 1, 1961

Issued By
Dean H. Mitchell
Dean H. Mitchell, President
Hammond, Indiana

Effective Date

December 1, 1961

**NORTHERN INDIANA PUBLIC SERVICE COMPANY
RATE FOR NATURAL GAS SERVICE
COMMERCIAL AND INDUSTRIAL OFF PEAK**

TO WHOM AVAILABLE

Available to COMMERCIAL and INDUSTRIAL customers for OFF PEAK gas service during the OFF PEAK PERIOD as herein defined, upon entering into a written contract agreeing: (1) to use the gas purchased hereunder only in the equipment or for the purposes specified in said contract, (2) not to use in said equipment or for said purposes any gas purchased and taken from the Company other than gas purchased and taken under this rate schedule, and (3) to purchase and use gas hereunder during not less than 6 months in each calendar year. Gas service shall be available under this schedule only to customers who are located at a point adjacent to one of the Company's mains where it has a sufficient supply of gas.

CHARACTER OF SERVICE

The gas supplied under this rate shall be NATURAL GAS as received from the source of supply and shall have an average heating value of approximately 1,000 British thermal units per cubic foot.

RATE

6.0 cents per 100 cubic feet for all gas supplied during the month.

MINIMUM PAYMENT

The Customer's Minimum Payment for each month of service hereunder shall be specified in the contract based upon the necessary facilities and capacity allocable to the supply to the Customer, but in no case shall the minimum be less than \$150.00. No monthly minimum payment shall apply during the period November 1 to the following March 31.

OFF PEAK PERIOD

The OFF PEAK PERIOD is defined as the seven months from April 1 of a year to the following October 31, both inclusive. The Company shall not be obligated to supply gas hereunder from November 1 to the following March 31 of each year, but if any gas is supplied in any such month, it shall be paid for at the above rate.

TERM OF CONTRACT

The contract entered into between the Company and a customer hereunder shall continue for a fixed period of one or more years from the date thereof, such number of years to be agreed upon by the Company and the customer, and from year to year thereafter, subject to the right of either party to terminate the same at the end of such agreed period or of any such year to year extension thereof by written notice to the other given not less than 30 days prior to the date of such intended termination, but the obligation of the Company hereunder shall in no event extend beyond the termination of the initial term or of the then current renewal term at the time said written notice of termination is given.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added 3% of the amount of the bill. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U.S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen day period.

TERMS AND CONDITIONS OF SERVICE

When required by the Company, the customer shall supply a fire-proof building, or fire-proof room within a building, on the Customer's premises, in accordance with plans and specifications to be furnished by the Company. Such building or room is to house the meters, regulators and any other equipment to be installed by the Company for determining the amount of gas delivered to the Customer. Such building or room is to be well ventilated and provided by the Customer with heat, electric light, and such power as required by the Company for metering purposes.

The Customer shall furnish and install any and all equipment that may be necessary for the utilization of the gas by the Customer after it leaves the outlet of the Company's meter.

The rate or rates of delivery of gas purchased by any customer hereunder and the pressure at which such gas is to be delivered shall be such as shall be agreed upon by the Company and the customer and specified in the contract.

WHERE AVAILABLE

Issued Date

Issued By
Dean H. Mitchell, President
Hammond, Indiana

Effective Date

EXHIBIT H

ILLINOIS BELL TELEPHONE COMPANY

2834 HIGHWAY AVENUE

HIGHLAND, INDIANA

TELEPHONE AREA CODE 219
838-9981

TELEPHONE RATES

HIGHLAND AREA

<u>RESIDENCE</u>	<u>MONTHLY RATE PLUS TAX</u>
Private Line	\$7.10
Two Party Line	6.05
Per Extension Telephone	1.00

<u>BUSINESS</u>	<u>MONTHLY RATE PLUS TAX</u>
Private Line	\$17.00
Two Party Line	13.75
Per Extension	1.75
1/2 inch meter	5.75
3/4 inch meter	7.75
1 inch meter	10.25
1 1/2 inch meter	16.25
2 inch meter	30.25

* Residential meters, with few exceptions are 3/8 inch

EXHIBIT I

SCHEDULE OF RATES AND CHARGES WATERWORKS OF TOWN OF HIGHLAND

Effective April 1, 1961, Pursuant to Order No. 29031, Public Service Commission of Indiana.

For use of and service rendered by the waterworks system of the Town, based on the use of water supplied by said waterworks system:

<u>Metered Rates</u>	<u>Rate Per 1,000 Gallons</u>
For the first 5,000 gallons per month or 10,000 gallons per bi-monthly or any part thereof	.65
For the next 10,000 gallons per month or 20,000 gallons per bi-monthly or any part thereof	.50
For the next 20,000 gallons per month or 40,000 gallons per bi-monthly or any part thereof	.40
For the next 40,000 gallons per month or 80,000 gallons per bi-monthly or any part thereof	.30
For any quantity in excess of 75,000 gallons per month or 150,000 gallons per bi-monthly	.25

Minimum Charges

Each user shall pay a minimum charge in accordance with the size of meter installed, for which the user will be entitled to the quantity of water set in the metered schedule of rates.

		<u>Monthly</u>	<u>Bi-Monthly</u>
5/8	inch meter	\$2.00	\$4.00
3/4	inch meter	3.25	6.50
1	inch meter	4.75	9.50
1-1/4	inch meter	5.75	11.50
1-1/2	inch meter	7.25	14.50
2	inch meter	8.25	16.50
3	inch meter	10.25	20.50
4	inch meter	16.25	32.50
6	inch meter	30.25	60.50

* Residential meters, with few exceptions are 5/8 inch

UNITED STATES DEPARTMENT OF THE
INTERIOR GEOLOGICAL SURVEY

Water Resources Branch

Water Analysis

Location ----- Hammond, Indiana Public Water Supply

Source ----- Lake Michigan - finished water

Owner----- City of Hammond, Indiana

(Parts per million)

Silica (SiO ₂) -----	2.1	Carbonate (CO ₃) -----	0
Iron (Fe) -----	0.05	Bicarbonate (H CO ₃) -----	135
Calcium (Ca) -----	35.	Sulfate (SO ₄) -----	29
Magnesium (Mg) -----	12.	Chloride (Cl) -----	7.0
Sodium (Na) -----	4.3	Fluoride (F) -----	1.0
Potassium (K) -----	1.0	Nitrate (NO ₃) -----	.7
Manganese (Mn) -----	.00	TOTAL DISSOLVED SOLIDS	547.842.842.07

(Parts per million)

Dissolved solids -----	160	Oxygen consumed: Unfiltered -----	0
Total hardness as CaCO ₃ --	136	Filtered -----	0
Suspended matter -----	---	Specific conductance at 25°C (micromhos) -----	280
Color -----	2		
pH Value -----	7.9		

W. R. Lab. No. --- Col-3661
Lake County

EXHIBIT K

Statement of Condition

JUNE 28, 1963

RESOURCES

Cash on Hand and Due from Banks	\$ 5,719,623.71
United States Government Securities	12,580,505.94
State and Municipal Securities ...	4,459,064.58
Corporate and Other Securities ...	3,080,000.00
Federal Reserve Bank Stock	82,500.00
Loans and Discounts	20,324,631.82
Bank Building Main Office and Branches ...	1,038,178.83
Furniture and Fixtures	111,556.84
Other Resources	296,781.65
 TOTAL RESOURCES	 <u>\$47,692,842.87</u>

LIABILITIES

Capital Stock	\$ 1,000,000.00
Surplus	1,750,000.00
Undivided Profits and Reserves	626,010.89
Income Collected But not Earned	357,010.88
Deposits	43,959,821.10
 TOTAL LIABILITIES	 <u>\$47,692,842.87</u>

THE CALUMET NATIONAL BANK OF HAMMOND
HAMMOND, INDIANA

BANKING OFFICES

MAIN OFFICE
5231 HOHMAN AVENUE
HAMMOND, IND.HIGHLAND BRANCH
2842 HIGHWAY AVENUE
HIGHLAND, IND.HESSVILLE BRANCH
6611 KENNEDY
HAMMOND, IND.MUNSTER BRANCH
750 RIDGE ROAD
MUNSTER, IND.

M E M B E R

FEDERAL DEPOSIT INSURANCE CORPORATION

FEDERAL RESERVE SYSTEM

STATEMENT OF CONDITION

Security Federal Savings

and Loan Association of Lake County

AS OF DECEMBER 31, 1962

ASSETS

First Mortgage Loans	\$19,062,560.22
Real Estate Sold on Contract	145,468.40
Real Estate Owned	12,677.43
Home Improvement Loans	524,889.27
Loans on Savings Accounts	142,850.40
Investments and Securities	1,930,169.38
Cash on Hand and in Banks	991,398.91
Office Buildings and Equipment	424,464.14
Deferred Charges and other Assets	68,922.16
TOTAL ASSETS	<u>\$23,303,400.31</u>

LIABILITIES

Savings Accounts	\$21,252,966.13
Advances Federal Home Loan Bank	None
Loans in Process	55,684.06
Other Liabilities	8,895.03
Specific Reserves	84,290.02
General Reserves	1,743,221.45
Surplus	158,343.62
TOTAL LIABILITIES	<u>\$23,303,400.31</u>



SECURITY
FEDERAL SAVINGS
AND LOAN ASSOCIATION OF LAKE COUNTY

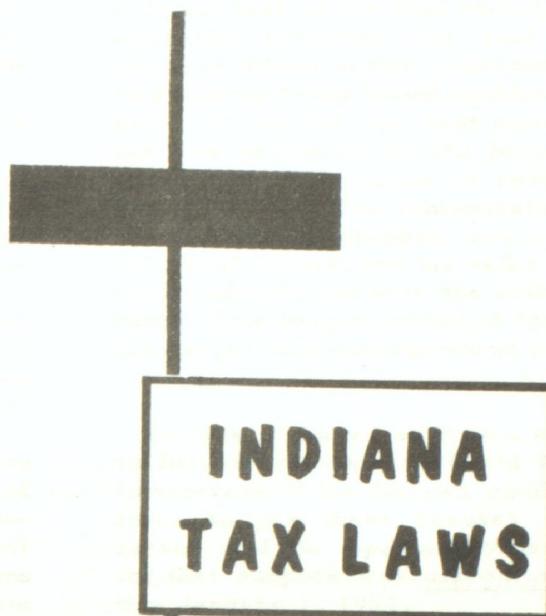
4 CONVENIENT LOCATIONS

MAIN OFFICES
4518 Indianapolis Blvd.,
East Chicago, Indiana

INDIANA HARBOR OFFICE
3405 Michigan Avenue
Indiana Harbor, Indiana

HIGHLAND OFFICE
2839 Highway Avenue
Highland, Indiana

ST. JOHN OFFICE
Joliet Street
St. John, Indiana



The largest Enclosed Generation Power Plant

In connection with the above, the
one fact of importance is that the
concentration of the SO_2 in the
atmosphere is much the same
as given against the 3000 feet may
be assumed to be. Therefore, for
the three of the four cases just
stated, the two main variables
are really, altitude and distance. These
are of extreme importance in predicting
outlook thereon.

of individual contributions to a pool-type rating, an employer's premium would consist of



Published By

INDIANA STATE CHAMBER OF COMMERCE

Board of Trade Building • Indianapolis 4, Indiana

1961-63 EDITION

Summary of Indiana Tax Laws Affecting Industry ^{1/}

THE STATE GOVERNMENT of Indiana is debt free -- being prohibited by the State Constitution from issuing general obligation bonds -- and thus has established the habit of developing and maintaining itself, its free highways and its institutions on a current financing basis.

The State had an unencumbered balance amounting to \$42,700,000 in its General Fund on June 30, 1960. It has no net income taxes, special corporation or franchise taxes or retail sales and use taxes. It is free of the multitudinous array of "nuisance" and other types of levies that characterize the tax systems of many states and there are no optional local taxes of any type.

Manufacturers located in Indiana are concerned with only two major types of state taxes -- the Unemployment Compensation payroll tax under the Federal Social Security program and the Indiana Gross Income Tax. The only other state

tax of general application is a state property tax levy of one cent on each \$100 of assessed personal and real taxables, which is added to and collected as a part of property taxes levied locally. The law provides for the one-cent state property tax levy primarily for the purpose of assuring the continuance of review by the State Board of Tax Commissioners over assessments of property and local budgets, bond issues, and tax rates. This review authority has been one of the key features of the long-established Indiana Plan for preparation and review of local budgets.

Indiana already has paid a state bonus to Indiana veterans of World War II and to veterans of the Korean conflict. The funds to pay these bonuses have been raised and the special bonus tax levied for that purpose was discontinued effective January 1, 1954.

The Indiana Unemployment Compensation Payroll Tax

IN COMMON WITH all other states, Indiana has in operation an unemployment compensation system financed by state payroll taxes for which the standard credit is given against the 3.1 per cent payroll tax assessed by the Federal Government for this phase of the Social Security program. No two state systems, however, are exactly alike and differences in details are of extreme importance to employers subject thereto.

Basic provisions of the Indiana Unemployment Compensation law include: (1) Private business and industrial employers having four or more persons in their employ, for parts of twenty or more weeks a year are subject; (2) the standard state payroll tax rate (paid exclusively by employers with no financial participation by employees) is 2.7 per cent of wages paid up to \$3,000 annually per employee; (3)

through the maintenance of individual employer experience accounts in a pool-type of fund with experience rating, an employer with stabilized employment eventually may reduce his state tax rate to .1 of 1 per cent (plus the .4 of 1 per cent payable federally); (4) the maximum state rate applicable, to an employer whose reserve account is less than 1 per cent of preceding three-year taxable payroll, is the standard 2.7 per cent; (5) benefits payable to unemployed workers are controlled directly, through a simplified formula, by each worker's earnings and amount approximately to weekly benefits of one-half of previous weekly earnings, within the maximum range of \$36 a week for twenty-six weeks; (6) benefits chargeable to an employer may not exceed 25 per cent of the former employee's wage credits, and (7) employers pay the taxes and submit

^{1/} This summary was prepared following 1961 session of State Legislature; next session of Legislature scheduled for January, 1963.

payroll reports listing earnings of individual employees quarterly.

Basic disqualification provisions are: When a person is disqualified for (1) quitting work voluntarily without good cause, (2) being discharged for misconduct in connection with work, or (3) refusing without good cause an offer of suitable work, he remains ineligible for benefits until he has earned at least ten times his weekly benefit amount in subsequent employment and he thereafter becomes unemployed under circumstances not involving a disqualification.

The successive steps of tax reductions which may be earned by an employer are: (1) the rate drops to 2 per cent when his experience account reaches 1 per cent of his previous three years' payroll; (2) drops to 1.5 per cent when the account reaches 1.5 per cent of the previous three years' payroll; (3) drops to 1 per cent when the account reaches 2 per cent of the previous three years' payroll; (4) drops to .5 of 1 per cent when the balance in his account reaches 2.5 per cent of the previous three years' payroll, and (5) drops to the minimum of .1 of 1 per cent when the balance reaches 3 per cent of the three-year pay-

roll. All of an employer's state tax is credited to his experience account and all benefits paid to his former employees by reason of their earnings from him are charged against the account. Benefits always are payable on the basis of an individual recipient's eligibility, regardless of whether the former employer's experience account is exhausted.

The experience rating features of the program went into effect in 1940. Through the years, the average unemployment compensation tax rate in Indiana has ranked in the lower bracket of such average rates in industrial states of the country. In 1960 the average rate in Indiana was 1.2 per cent, as compared with a national average of 1.9 per cent for all states. Interest received from the Federal Government on Indiana reserve funds is credited to individual employer accounts. Employers have the privilege of making voluntary contributions in order to bring their experience accounts up to levels qualifying them for reduced rates. In these and other respects, experience rating features of the Indiana Unemployment Compensation program are more favorable than those of most other states.

The Indiana Gross Income Tax Law

INDIANA MANUFACTURERS, under the State Gross Income Tax law, are subject to a tax of 3/8 of 1 per cent on their gross receipts from wholesale sales of goods (for resale, processing, etc.) and sales at retail not in interstate or foreign commerce, and to a rate of 1 1/2 per cent on all other receipts derived in Indiana. Receipts of Indiana businesses from sales of goods in interstate or foreign commerce are not taxable under the gross income tax law.

The rate on gross receipts of retailers including separately stated charges for services such as alteration, modification, and finishing performed prior to delivery to purchaser is 3/8 of 1 per cent, and the levy on the gross earnings of individuals from salaries, wages, fees and commissions and the gross receipts derived in the state from virtually all business transac-

tions other than wholesaling and retailing is at the rate of 1 1/2 per cent. Exemptions of \$1,000 in gross receipts annually are granted to all taxpayers. The foregoing are general descriptions of provisions of the law and subject to technical modifications.

Indiana employers having four or more employees are required to withhold from all salaries, wages, fees, bonuses, and commissions paid or credited to their employees the amount of gross income tax due on such earnings.

Gross income tax revenues, for the most part, are returned to local communities in the form of grants-in-aid to replace taxes which otherwise would be added to local property tax bills.

(Continued on next page)

Miscellaneous Taxes

MANUFACTURERS, in common with all other classes of taxpayers, are subject to taxation of intangibles held by them and listed and traded in on any recognized market at the rate of 5 cents for \$20 of market value as determined by the county assessing officials or the State Revenue Department. For the purpose of determining value for all tax due intangibles will have a value equal to their market value on the last market day of December following the date on which the intangible was acquired and on the last market day of December of each succeeding year.

Other intangibles such as notes, mortgages, conditional sales contracts, etc. are assigned a value for intangible tax purposes equal to their value as of the day the tax accrues.

Property Taxes

AS INDICATED, ALL tangible property (land, buildings and personal property) is subject to taxation at rates varying according to the needs of the local taxing units and their assessed valuation. Lands and buildings according to law presently are assessed at approximately 33 1/3% of 1949 cost of reproduction values. (A 1959 study of the State Board of Tax Commissioners showed a state average of assessed valuation of land and buildings to selling price of 23.2% at that time.) Personal property (equipment, raw materials, inventories, etc.) is assessed annually on the basis of a prescribed percentage of cost less depreciation.

Legislation adopted by the 1959 session of the Indiana General Assembly calls for the assessment of all real and personal property at a ratio of 33 1/3% of true cash value effective January 1, 1962 and sets out factors to be used in determining "true cash value." The Legislature also directed that a personal property assessment manual be prepared for the use of local assessing officials in making personal property assessments in 1962 and each year thereafter.

Indiana has a modern, uniform system for real estate assessment incorporated in

a real estate assessment guide. Many counties are utilizing the services of professional appraisers in making the general reassessment of real estate required in 1961.

Corporations

FEES FOR FILING with Secretary of State of the articles of incorporation of any domestic corporation for profit are \$20 for the first 1,000 shares and 2¢ per share for any shares over 1,000. For filing a certificate of increase of capital stock, the rate is 2¢ per share where the increase is more than 1,000 shares, with a minimum fee of \$15. The fee for filing of an application of a foreign corporation for profit is \$20 for 1,000 shares or less represented in this state and 2¢ per share for any shares over 1,000. The fee for filing of articles of incorporation of a non-profit corporation is \$10. In addition to the charges outlined above, the Secretary of State is required to charge \$2.00 for each certificate issued by him and \$1.00 for each impression of the seal of Indiana affixed to such certificates.

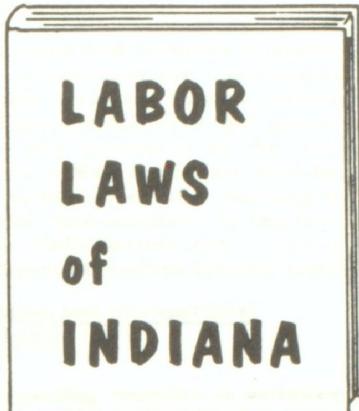
The fee for filing of annual reports of corporations for profit is \$2.00 and for not-for-profit corporations \$1.00.

Store Licenses

INDIVIDUALS OR firms desiring to operate stores in Indiana are required to procure an annual license from the state for this purpose. The annual license fees per store range as follows: one store, \$3.00; upon two stores or more, but not to exceed five stores, \$10 for each additional store; upon each store in excess of five, but not to exceed ten, \$20 for each additional store; upon each store in excess of ten, but not to exceed twenty, \$30 for each additional store; and for each store in excess of twenty, the fee is \$150. A fifty-cent filing fee is required for each application for a license or renewal.

Further information on taxes and other matters of interest to business available from the Indiana State Chamber and from local chambers of commerce.

Summary of



Employers are required to furnish the Indiana State Department of Labor with a copy of their written employment practices and policies. This information is used to determine whether employees are being denied basic human rights. Criminal penalties are imposed for any employer who violates any of the laws and regulations contained in this book.

Employers are required to be members of the Indiana Chamber of Commerce and to establish a written employment practices and policies manual.

Published By

**INDIANA STATE CHAMBER
OF COMMERCE**

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Workers' compensation laws require that liability insurance and law enforcement be maintained

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Summary of LABOR LAWS OF INDIANA

Arbitration - Public Utilities

Statute prohibits strikes and lockouts in public utilities and provides procedures for conciliation and arbitration to settle disputes between public utility employers and their employees and penalties for violations of any provision of the act. (This law is similar to a Wisconsin law held by, U. S. Supreme Court to be inoperative because it was legislation in a field "pre-empted" by the federal government in the Taft-Hartley Act. There has been no Supreme Court test of the Indiana law.)

Workmen's Compensation and Occupational Diseases Laws

The Indiana laws providing benefits to workers disabled by industrial accidents or diseases are elective rather than compulsory except as to the state and its political subdivisions, municipal corporations and mine operators. Employers and employees are presumed to have elected to come under the acts unless notice to the contrary is given the Industrial Board in writing thirty days prior to any accident. Employers electing not to come under the act are denied the common law defenses of negligence and assumption of risk if sued by an employee for injury. Such defenses are available to the employer when the employee alone elects not to come under the act. Casual laborers and agricultural, domestic and railroad employees are excepted from the act.

Employer's liability is required to be underwritten by private insurance carriers, excepting those employers who desire to and can establish adequate financial responsibility and are approved as self-insurers by the Industrial Board.

Benefits paid to injured or disabled employees are controlled by a formula fixing the maximum weekly benefit amount at 60% of average weekly wages not to exceed \$65.00. The maximum weekly benefit therefore is \$39.00. Maximum total benefits for temporary or permanent total disability are limited to 500 weeks, or \$15,000, whichever is the lesser. However, under the Workmen's Compensation Law an employee who is totally disabled and has received the maximum

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award may apply for additional benefits which will be paid from a Second Injury Fund, if the Industrial Board finds that the individual is unable to earn a living at gainful employment. Awards for such additional benefits may not exceed 150 weeks but may be renewed for additional periods not to exceed 150 weeks until the injured employee dies or becomes able to earn a living at gainful employment.

The Industrial Board administers the Workmen's Compensation and Occupational Diseases Laws. It consists of a chairman and five members. The members spend most of their time hearing and deciding disputed claims throughout the State. Any decision of a member may be appealed to the full board. The chairman is the chief administrative officer. All agreements between employers and employees for compensation must be approved by the board. Awards of the Industrial Board are subject to judicial review by the Appellate Court.

Fair Employment Practices Act

Provides for the elimination of discrimination in employment because of race, creed, color, national origin or ancestry, through education, conciliation and other voluntary means. There is no provision for any compulsory process.

Right-to-Work Law

Prohibits membership or non-membership in a labor union being made a condition of obtaining or retaining employment. Contracts or understandings contrary to the law are void as against public policy. Anyone violating the provisions of the act is subject to both civil and criminal liability.

Injunctions in Labor Disputes

A law enacted in 1933 regulates the jurisdiction of courts to issue injunctions in cases of labor disputes, and provides legal and procedural requirements for their issuance.

The law also provides that contracts or agreements not to join or to withdraw from membership in a labor union as a condition of employment are void as contrary to public policy.

Voting

Employees are entitled to four hours off to vote

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during any general, state, county or city election. In the absence of an agreement to the contrary, the employee is entitled to be off during the first four hours the polls are open. There is no requirement that the employee be paid for time off to vote. The usual practice is for employers and employees to agree among themselves as to voting time.

Importing Alien Laborers

Contracts or agreements for the importing of non-resident alien laborers are void and those engaging in such contracts or agreements are subject to a fine of not more than \$5,000.

Political Contributions

Labor unions and corporations are prohibited from contributing funds or services to any political party or candidate, or for other political purposes.

Child Labor

No child may be employed in any job that interferes with his schooling. Children under 14 may be employed in agriculture, domestic service, as a caddie or carrying newspapers outside of school hours. Boys 14 to 16 and girls 14 to 18 may not be employed more than eight hours a day or 48 hours a week. Children under 16 may not be employed in mines or in the operation of moving machinery, or as attendants in hotels, theatres or bowling alleys. Children under 18 may not be employed in mines or in the oiling or cleaning of moving machinery, operation of emery wheels, the storage or manufacture of explosives or the manufacture, wrapping, bottling or packing of malt or alcoholic beverages. No minor may be employed in a pool

THIS LEAFLET contains a brief summary of the more important Indiana laws affecting employer-employee relations. The purpose is to inform those interested of the type and general content of Indiana state labor laws. Mention of several minor and obsolete laws has been intentionally omitted. For compliance purposes, or for detailed information, reference should be made to the complete texts of the laws which may be found in the 1961-62 edition of the State Chamber publication, "Labor Laws of Indiana." (See description on back page.)

or billiard room. The Vocational Education Act permits children under 18 to be employed in some of the prohibited occupations under cooperative training programs arranged between school authorities and employers.

Children under 16 are not permitted to be employed before 6:00 a.m. or after 7:00 p.m. No female under 18 may be employed in any occupation which requires constant standing. All children under 18 must obtain work permits from the proper school authorities before they can be employed in occupations other than carrying newspapers, performing domestic services, serving as farm labor or acting as a golf caddie.

Mines and Mining

Indiana mine laws are comprehensive, particularly with respect to the requirement of safeguards for the prevention of accidents and providing penalties for violations. These laws may be found in Burns Statutes, Vol. 8, Sections 46-101 to 46-2711 inclusive.

Women

There are no employment restrictions upon women except that they cannot be employed in a mine.

Unions

Constitutions and by-laws of labor unions are valid contracts between the unions and their memberships and may be enforced in the courts after administrative remedies provided by the union have been exhausted.

Labels, marks, stamps or devices of unions to indicate that the article has been made with union labor are protected by law and anyone using such insignia without the consent of the union is subject to imprisonment of not less than one year nor more than three years, or a fine not exceeding \$2,000 to which may be added a jail sentence not exceeding six months.

Wages

Wages in excess of \$15.00 a week are subject to garnishment. However, 90 per cent of the amount exceeding \$15.00 is exempt from levy and execution.

— (Continued on Page 6)

Employers engaged in mining, quarrying or manufacturing, if requested, must pay their employees weekly; other types of employers, twice a month.

Contractors engaged in construction work for the State (Indiana State Highway Commission excepted), any of its political subdivisions or a municipal corporation, are required to pay the prevailing wage rate of the immediate locality for each class of work. The prevailing wage rates are established by a three-member board -- one member is selected by the agency awarding the contract, one member by the President of the Indiana State AFL-CIO, and the third member is selected by the Governor.

Employees may assign their wages if it is agreeable to the employer, but such assignment must be in writing and revokable at will. If the employee is a married man he cannot assign his wages to a wage broker without the consent of his wife.

An employee who has been separated from his employment by the employer is entitled to any unpaid wages within 24 hours after separation. Employees who voluntarily leave employment or become unemployed because of an industrial dispute need not be paid their wages until the next regular pay day.

Wage claims not exceeding \$100 may be assigned to the Commissioner of Labor for collection. If, in the opinion of the Commissioner, the wage claim is valid, it is his duty to take the necessary steps to effect collection, including court action.

Industrial Codes

The Division of Labor has a General Advisory Council whose function is to advise the Commissioner of Labor in the drafting of industrial codes for the guidance of employers in the furtherance of health and safety. The Council has 14 members representing management and 14 members representing labor. Each member is selected because of his general or special experience in the field of industrial health and safety. Thirteen codes have been adopted. They cover a wide range of subjects in health and safety from general rules relating to housekeeping and sanitation in industrial establishments to specific rules relating to the rubber and plastic industries; gypsum mining; con-

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struction; elevator installation, operation, maintenance and inspection.

Indiana Does NOT Have:

1. A compulsory FEPC Law.
2. Any law requiring that women be paid the same wage rates as men for so-called "comparable" work.
3. A minimum-wage and maximum-hour law.

The Indiana Unemployment Compensation Law

Basic provisions of the Indiana Unemployment Compensation Law include: (1) Private business and industrial employers having four or more persons in their employ, for parts of twenty or more weeks a year are subject; (2) the standard state payroll tax rate (paid exclusively by employers with no financial participation by employees) is 2.7 per cent of wages paid up to \$3,000 annually per employee; (3) through the maintenance of individual employer experience accounts in a pool-type of fund with experience rating, an employer with stabilized employment eventually may reduce his state tax rate to .1 of 1 per cent; (4) the maximum state rate, applicable to an employer whose reserve account is exhausted, is the standard 2.7 per cent; (5) benefits payable to unemployed workers are controlled directly, through a simplified formula, which provides a weekly benefit amount approximately one-half of average weekly earnings, within the maximum range of \$36 a week for twenty-six weeks; (6) benefits chargeable to an employer may not exceed 25 per cent of the former employee's wage credits, and (7) employers pay the taxes and submit payroll reports listing earnings of individual employees quarterly.

Under a 1959 amendment, payments received or receivable by an individual under a private unemployment pay plan of his employer or former employer are not deductible from state benefits otherwise payable.

The disqualification provisions are: A person is disqualified from benefits for (1) quitting work voluntarily without good cause, (2) being discharged for misconduct in connection with work, or (3) refusing without good cause an offer of suitable work. The person remains ineligible for benefits until he has earned at least ten times his weekly benefit amount in subsequent employment and he thereafter becomes unemployed under circumstances not involving a disqualification.

All of an employer's state tax is credited to his experience account and all benefits paid to his former employees by reason of their earnings from him are charged against the account.

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